U.S. Agencies of Foreign Banks (a)

Listed by City and State
(Within City by Total Loans Outstanding on 6/30/82)

(Dollar Figures in Thousands)

CALIFORNIA

Los Angeles

1	Industrial Bank of Japan (x)	736,805
2	Fuji Bank Ltd. (x)	509,285
3	Dai-Ichi Kangyo Bank (x)	448,835
4	Daiwa Bank Ltd. (x)	399,646
5	Mitsui Bank Ltd. (x)	354,975
6	Mitsubishi Bank Ltd. (x)	343,812
7	Bank of Tokyo Ltd	299,928
8	Long-Term Credit Bank of Japan (x)	245,004
9	Kyowa Bank (x)	218,590
10	Canadian Commercial Bank	162,104
11	Bancomer (x)	160,990
12	Taiyo Kobe Bank Ltd	159,525
13	Banque de Paris de des Paus-Bas	152,015
14	Commercial Bank of Korea (x)	137,506
15	Saitama Bank Ltd. (x)	136,727
16	Banca Serfin (x)	129,140
17	Mitsubishi Trust & Banking Corp. (x)	128,706
18	Credit Lyonnais	128,618
19	Sumitomo Trust & Banking Co. Ltd. (x)	128,298
20	Dresdner Bank	127,886
21	Banco de la Provincia de Buenos Aires (x)	119,499
22	Banca Commerciale Italiana (x)	117,478
23	Tokai Bank Ltd. (x)	117,056
24	Multibanco Comermex (x)	114,564
25	Union Bank of Bavaria	102,317
26	Nippon Credit Bank Ltd. (x)	99,901
27	Banque Nationale de Paris	96,344
28	Toyo Trust & Banking Co., Ltd. (x)	91,937
29	Union Bank of Switzerland	91,073
30	Korea Exchange Bank (x)	85,437
31	Hanil Bank Ltd	83,243
32	Algemene Bank Nederland	75,535
33	Credito Italiano (x),	55,473
34	Banco Nacional de Mexico (x)	51,845
35	Banca Nazionale del Lavoro (x)	50,568
36	Hokkaido Takushoku Bank Ltd. (x)	50,312
37	Yasuda Trust & Banking Co., Ltd. (x)	48,982
38	Deutsche Genossenschaft Bank	45,055
39	Australia & New Zealand Banking Group (x)	38,385
40	Scandinavian Bank Ltd. (x)	34,180
41	Banco do Estado de Sao Paulo	30,380
42	National Bank of Australasia (x)	28,502
43	Korea First Bank	26,602
44	Hongkong & Shanghai Banking Corp	19,102
45	Bank of Seoul & Trust Co	15,809
46	Bangkok Bank Ltd. (x)	15,088
47	Banco Exterior de Espana (x)	13,000
48	Pnilippine Commercial & Industrial Bank (x)	10,197
49	Commonwealth Trading Bank of Australia	9,600
50	Banco do Brasil	5,911
51	State Bank of India	5,434
52	Banco Real (x)	4,403
53	Thai Farmers Bank Ltd. (x)	3,960
54	Overseas Union Bank Ltd. (x)	3,941
55	United Overseas Bank	1,942
56	Bank of New Zealand	1,102
57	Philippine National Bank	1,046
58	Bank Saderat Iran	770
59	International Bank of Singapore Ltd	40
60	Bank Bumiputra Malaysia Berhad	0

San Francisco

1	Bank of Montreal	1,279,109
2	Sanwa Bank Ltd. (x)	357,385
3	Banque Nationale de Paris (x)	276,400
4	Bank of Nova Scotia	259,923
5	Sumitomo Bank Ltd	234,926
6	Canadian Imperial Bank of Commerce	229,943
7	Barclays Bank International	227,024
8	National Westminster Bank	158,271
9	Toronto Dominion Bank	151,323
10	Swiss Bank Corp	145,472
11	Royal Bank of Canada	130,430
12	Banco di Roma (x)	84,333
13	Bank of Tokyo Ltd. (x)	76,892
14	Algemene Bank Nederland	67,269
15	Royal Bank of Scotland Ltd.	57,900
16	Banco de la Nacion Argentina (x)	55,998
17	Credit Lyonnais	47,489
18	Hong Kong & Shanghai Bank (x)	45,102
19	Cho-Heung Bank Ltd. (x)	38,980
20	Chartered Bank of London	30,417
21	Banco do Brasil (x)	30,262
22	Bank of British Columbia (x)	29,969
23	Banco do Estado de Sao Paulo (x)	23,855
24	Bank of India	23,850
25	Banque Francaise du Commerce Exterieur	17,080
26	Banco de Vizcaya (x)	16,935
27	West Pac Banking Corp	15,637
28	Banco Central	15,530
29	Shanghai Commercial Bank Ltd	12,173
30	Dah Sing Bank Ltd	9,450
31	Chekiang First Bank Ltd	5,591
32	Bangkok Metropolitan Bank Ltd	5,000
33	Liu Chong Hing Bank	4,313
34	Metropolitan Bank & Trust Co	3,622
35	Hong Kong Metro Bank Ltd	2,643
36	Bank Melli Iran	32

FLORIDA

Miami

1	Lloyds Bank International (x)	239,240
2	Banco Exterior de Espana	106,503
3	Standard Chartered Bank	43,800
4	Banco Industrial de Venezuela	33,601
5	Banco do Estado de Sao Paulo	28,877
6	Banco Real (x)	26,682
7	Credit Lyonnais (x)	21,518
8	Banco de la Provincia de Buenos Aires (x)	18,954
9	Royal Bank of Canada (b)	14,013
10	Barclays Bank International Ltd	13,832
11	Credit Suisse	13,160
12	Banco Colpatria (x)	13,151
13	Banco de Vizcaya	3,754
14	Algemene Bank Nederland (x)	3,715
15	Banco de la Nacion (x)	3,609
16	Banco de Iberoamerica (x)	3,439
17	Banco de Bilbao (x)	3,340
18	Bank of Nova Scotia	1,107
19	Banco de Santander (x)	540
20	Banco do Brasil (x)	213
21	Banca Nazionale del Lavoro (x)	112
22	Bank of Credit & Commerce International Ltd. (x)	0
23	Banque Sudameris (x)	0
24	Deutsche-Sudamerikanische Bank	0
25	Banco Nacional	(c)

Miami Beach

1	Bank Leumi le-Israel	10,971
2	Israel Discount Bank (d)	6,606
3	Bank Hapoalim (x)	1,856

GEORGIA

Atlanta

1	Toronto-Dominion Bank	466,944
2	Bank of Nova Scotia	229,471
3	Algemene Bank Nederland	192,017
4	Canadian Imperial Bank of Commerce	117,328
5	Union Bank of Bavaria (x)	94,287
6	Swiss Bank Corp	79,699
7	Commerzbank	61,492
8	Barclays Bank International	47,447
9	Lloyds Bank International Ltd	15,947
10	Standard Chartered Bank Ltd	3,210
11	Banco Nazionale del Lavoro	0
12	Credit Lyonnais	(e)

GUAM

Agana

1	Hong Kong & Shanghai Banking Corp	7,273

HAWAII

Honolulu

1	Bank of Tokyo Ltd	23,344
2	Philippine National Bank	0

LOUISIANA

New Orleans

1	Barclays Bank International Ltd	48,557

NEW YORK

New York

1	Fuji Bank Ltd. (d,x)	1,896,400
2	Bank of Tokyo Ltd. (x)	1,781,205
3	Industrial Bank of Japan Ltd. (x)	721,556
4	Bancomer (x)	526,800
5	National Bank of Canada (x)	354,802
6	Canadian Imperial Bank of Commerce (x)	329,052
7	Royal Bank of Canada (x)	318,236
8	Banco Industrial de Venezuela (x)	235,406
9	Bank of Seoul & Trust Co. (x)	217,453
10	Banco Nacional de Mexico	215,716
11	Istituto Bancario San Paolo di Torino (x)	215,194
12	Banco do Estado de Sao Paulo (x)	211,638
13	Chuo Trust & Banking Co. (x)	194,800
14	Multibanco Comermex (x)	136,329
15	Banco Totta & Acores	129,924
16	Banco do Commercio e Industria de Sao Paulo (x)	125,008
17	Bank of Nova Scotia	115,349
18	Commercial Bank of Korea (x)	101,270
19	Banco de Bogota (x)	72,870
20	Korea First Bank (x)	69,066
21	Banco Nacional	63,532
22	Banco de la Provincia de Buenos Aires (x)	61,881
23	Cho-Heung Bank (x)	60,588
24	Hanil Bank Ltd.(x)	55,198
25	Banco Internacional (x)	52,825
26	Banco Itau (x)	52,747
27	Banco Rio de la Plata (x)	43,257
28	Banco Urquijo	40,396
29	International Commercial Bank of China (x)	30,842
30	Grindlays Bank Ltd. (x)	30,189
31	Banco Mercantil de Sao Paulo	30,022
32	Banco Portugues do Atlantico (x)	29,324
33	Jugobanka-United Bank (x)	26,716
34	Banca Serfin	26,235
35	Banco Union	20,102
36	United Mizrahi Bank Ltd	12,866
37	Arab African International Bank (x)	9,721
38	Siam Commercial Bank Ltd. (x)	9,408
39	Overseas-Chinese Banking Corp. Ltd. (x)	8,600
40	United Overseas Bank	7,378
41	Bank Sanaye Iran	7,165
42	Uniao de Bancos Brasileros (x)	4,732
43	Banco de Venezuela	4,517
44	Overseas Union Bank Ltd. (x)	3,167
45	Bangkok Bank Ltd. (x)	2,467
46	Banco Atlantico	1,500
47	Metropolitan Bank & Trust Co	716
48	Bank Melli Iran	163
49	Bangkok Metropolitan Bank Ltd	54
50	Banco Mexicano Somex (f,x)	0
51	Bank Leumi le-Israel	0
52	Bank Saderat Iran	0
53	Bank Sepah Iran	0
54	Thomas Cook Bankers Ltd	0
55	Development Bank of Singapore Ltd. (x)	0
56	Philippine Commercial & Industrial Bank (x)	0

(a)-Compiled from data taken from Federal Reserve Board's Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks for June 30, 1982.
(b)-Has an administrative office in Coral Gables.
(c)-Opened in July, 1982
(d)-Has additional office in Miami.
(e)-Has an agency license, but operates as a rep office
(f)-Converted from rep office on July 2, 1982
(x)-Has an International Banking Facility (IBF).

U.S. Branches of Foreign Banks (a)

Ranked by City and State
(within city by total Loans Outstanding on 6/30/82)

(Dollar Figures in Thousands)

CALIFORNIA

Beverly Hills

1	Bank Leumi le-Israel	18,416

Los Angeles

1	Credit Suisse	227,407
2	Bank Hapoalim(x)	55,304
3	Societe Generale	38,192
4	United Mizrahi Bank Ltd.(x)	18,073
5	Banque de l'Indochine de Suez	525
6	Ka Wah Bank Ltd	0
7	Siam Commercial Bank Ltd	(b)

San Francisco

1	Overseas Trust Bank Ltd	6,817

DISTRICT OF COLUMBIA

1	Abu Dhabi International Bank Inc	2,946
2	National Bank of Pakistan(x)	10
3	Banco Real	(b)

GUAM

Agana

1	First Commercial Bank Taiwan	2,975
2	Metropolitan Bank & Trust Co	1,488

ILLINOIS

Chicago

1	Barclays Bank International	283,926
2	Commerzbank	237,378
3	Swiss Bank Corp	221,340
4	Sumitomo Bank Ltd	195,935
5	Fuji Bank Ltd.(x)	163,512
6	Banque Nationale de Paris(x)	148,651
7	Banca Commerciale Italiana(x)	143,244
8	Dresdner Bank	141,183
9	Credit Lyonnais	134,463
10	Sanwa Bank Ltd.(x)	127,506
11	Union Bank of Switzerland	125,067
12	Banco di Roma(x)	124,573
13	Dai-Ichi Kangyo Bank	113,200
14	Union Bank of Bavaria	102,689
15	Lloyds Bank International Plc(x)	101,709
16	Algemene Bank Nederland	94,798
17	Banque de l'Indochine ed de Suez	94,475
18	Canadian Imperial Bank of Commerce	89,402
19	Credit Agricole(x)	89,120
20	National Westminster Bank Plc	87,008
21	Mitsubishi Bank Ltd.(x)	78,543
22	Tokai Bank Ltd.(x)	74,066
23	Standard Chartered Bank Plc	73,095
24	Societe Generale	67,466
25	Korea Exchange Bank(x)	62,656
26	Bank Leumi le-Israel	52,344
27	Bank Hapoalim(x)	50,355
28	Australia & New Zealand Banking Group Ltd	44,714
29	Banca Nazionale del Lavoro(x)	39,450
30	Korea First Bank	25,321
31	Banco de la Nacion Argentina(x)	23,610
32	Commercial Bank of Korea Ltd	17,934
33	State Bank of India	13,277
34	National Bank of Greece	10,534
35	Hongkong & Shanghai Bank	6,680
36	Allied Irish Bank Ltd	4,371
37	International Commercial Bank of China	4,091
38	National Bank of Pakistan	191
39	Banque de Paris et des Pays-Bas	(b)
40	National Bank of Australasia	(b)
41	West Pac Banking Corp	(b)

MASSACHUSETTS

Boston

1	Bank of Nova Scotia	146,349
2	Barclays Bank International	81,006
3	Bank Hapoalim(x)	61,705
4	National Bank of Greece	4,785
5	Lloyds Bank International	1,338

NEW YORK

New York

1	Dai-Ichi Kangyo Bank Ltd.(x)	1,957,315
2	Mitsui Bank Ltd.(x)	1,425,954
3	Bank of Montreal(x)	1,365,186
4	Swiss Bank Corp.(d,x)	1,213,879
5	Swiss Credit Bank(x)	947,755
6	Taiyo Kobe Bank Ltd.(x)	874,507
7	Sumitomo Bank Ltd.(x)	818,861
8	Credit Lyonnais(x)	797,367
9	Mitsubishi Bank Ltd.(x)	770,181
10	Sanwa Bank Ltd.(x)	755,668
11	Toronto Dominion Bank	651,433
12	Banca Nazionale del Lavoro(x)	646,094
13	National Westminster Bank(x)	609,832
14	Long-Term Credit Bank of Japan(x)	553,104
15	Banque National de Paris(x)	529,184
16	Nippon Credit Bank Ltd.(x)	500,364
17	Sumitomo Trust & Banking Co. Ltd.(x)	464,189
18	Banco di Roma(x)	455,242
19	Barclays Bank International	447,319
20	Westdeutsche Landesbank(x)	438,355
21	Mitsubishi Trust & Banking Corp.(x)	391,597
22	Yasuda Trust & Banking Co. Ltd.(x)	380,498
23	Tokai Bank Ltd.(x)	380,449
24	Kyowa Bank Ltd.(x)	372,286
25	Societe Generale(x)	366,541
26	Commerzbank(x)	356,241
27	Algemene Bank Nederland(d,x)	349,447
28	Banque de Paris et des Pays-Bas(x)	331,635
29	Bank of Yokohama(x)	328,967
30	Bank Hapoalim(e,x)	326,097
31	Mitsui Trust & Banking Co. Ltd.(x)	325,013
32	Dresdner Bank(x)	301,439
33	Lloyds Bank International(x)	298,301
34	Daiwa Bank Ltd.(f,x)	293,718
35	Credit Industriel et Commerciale(x)	276,968
36	Banca Commerciale Italiana(x)	268,489
37	Saitama Bank Ltd.(x)	237,573
38	Banque Francaise du Commerce Exterieur(x)	227,388
39	Hokkaido Takushoku Bank Ltd.(x)	215,545
40	Korea Exchange Bank(x)	214,283
41	Deutsche Bank(x)	206,138
42	Banco di Napoli(x)	201,323
43	Credito Italiano(x)	179,400
44	Nederlandsche Middenstandsbank(x)	169,820
45	Union Bank of Switzerland(x)	168,985
46	Standard Chartered Bank Ltd.(d,x)	168,916
47	Banco de la Nacion Argentina(x)	165,533
48	Credit Commerciale de France(x)	152,008
49	Banco do Brasil(x)	147,511
50	Hokuriku Bank Ltd.(x)	143,397
51	Banco Real(x)	133,530
52	Toyo Trust & Banking Co. Ltd.(x)	132,711
53	Hongkong & Shanghai Banking Corp.(d,x)	131,317
54	Amsterdam Rotterdam Bank(x)	124,846
55	Bayerische Hypotheken-Und Wechsel Bank(x)	110,923
56	Banca Nazionale dell Agricoltura(x)	101,902
57	Deutsche Genossenschaftsbank(x)	101,721
58	Arab Banking Corp.(x)	95,000
59	Banco di Sicilia(x)	85,182
60	Union Bank of Bavaria	70,191
61	Banco de Vizcaya(x)	61,176
62	Banco de Credito Nacional(x)	52,388
63	Bayerische Landesbank Girozentrale(x)	51,818
64	Banque de l'Union Europeene	51,558
65	Rabobank Nederland	41,019
66	Banco de Bilbao(x)	40,873
67	Berliner Handels und-Frankfurter Bank(x).	38,058
68	Kredietbank(x)	37,272
69	National Bank of Australasia Ltd	33,008
70	Commonwealth Trading Bank of Australia	32,450
71	Dubai Bank Ltd.(x)	28,700
72	Royal Bank of Scotland Ltd	28,535
73	Govnor & Co. of Bank of Ireland(x)	27,898
74	Banco de Estado do Rio de Janiero(x)	27,500
75	Bank of India	24,639
76	State Bank of India(g)	23,397
77	Banco de Santander-One Union Square	22,879
78	Banque de l'Indochine et de Suez(x)	22,103
79	Banco Economico(x)	17,091
80	Allied Irish Bank Ltd	16,625
81	Australia & New Zealand Banking Corp	16,060
82	National Bank of Pakistan(x)	15,714
83	Privatbanken(x)	14,675
84	Banco Safra(x)	14,279
85	Bank of Scotland	11,797
86	Banque Worms	11,673
87	Bank fur Gemeinwirtschaft(x)	8,250
88	Bank of New Zealand(h,x)	7,216
89	Banco Hispano-Americano	7,113
90	Banca de la Republica Oriental del Uruguay(x)	6,590
91	Bank Bumiputra Malaysia Berhad(x)	6,261
92	Danske Provinsbank(x)	6,133
93	Banco Auxiliar	5,000
94	Banco Central(x)	4,028
95	Commercial Banking Co. of Sydney	4,000
96	Habib Bank(x)	3,921
97	Bank of China(x)	3,889
98	Banco Consolidado(d,x)	2,250
99	Westpac Banking Corp	2,250
100	Banca Catalana(x)	1,455
101	Bank of Baroda	1,366
102	Banco de Santander(x)	646
103	Thai Farmers Bank(x)	413
104	Israel Discount Bank	250
105	Middle East Bank Ltd.(h,x)	142
106	Philippine National Bank	50
107	United Bank Ltd	46
108	Banco Brasileiro de Descontos	0
109	Banco de Chile(x)	0
110	Banco Noroeste de Estado de Sao Paulo(x)	0
111	Bank Hapoalim(i)	0
112	Gulf International Bank(x)	0
113	Hessiche Landesbank Girozentrale(x)	0
114	Banco Bandeirantes	(b)
115	Banco Nacional de Panama(x)	(b)
116	Krung Thai Bank Ltd	(b)
117	Midland Bank Plc	(b)
118	State Bank of New South Wales	(b)

OREGON

Beaverton

1	Canadian Imperial Bank of Commerce	3,647

Portland

1	Royal Bank of Canada	1,328,525
2	Bank of Tokyo Ltd	117,855
3	Canadian Imperial Bank of Commerce	71,523
4	Bank of Nova Scotia	66,455
5	Canadian Imperial Bank of Commerce	12,545
6	Canadian Imperial Bank of Commerce	10,718
7	Hongkong & Shanghai Banking Corp	245

PENNSYLVANIA

Philadelphia

1	Bank Leumi le-Israel	77,523
2	Bank Hapoalim(x)	69,981

Pittsburgh

1	Lloyds Bank International Ltd.(x)	320,757
2	Canadian Imperial Bank of Commerce	67,936
3	Algemene Bank Nederland	45,426
4	Barclays Bank International Plc	25,877

PUERTO RICO

1	Royal Bank of Canada, San Juan	181,477
2	Royal Bank of Canada-Hato Rey	71,571
3	Royal Bank of Canada-JFK, San Juan	43,773
4	Royal Bank of Canada-Santurce	28,350
5	Royal Bank of Canada-Mayaguez	17,095
6	Royal Bank of Canada-Guanica	2,040

VIRGIN ISLANDS

Charlotte Amalie

1	Bank of Nova Scotia(j)	12,382
2	Barclays Bank International(k)	11,137

WASHINGTON

Seattle

1	Bank of Tokyo Ltd	293,495
2	Canadian Imperial Bank of Commerce	195,578
3	Mitsui Bank Ltd.(x)	140,545
4	Taiyo Kobe Bank Ltd.(x)	123,835
5	Sumitomo Bank Ltd.(x)	96,235
6	Hokkaido Takushoku Bank Ltd	89,154
7	Barclays Bank International	43,859
8	Hongkong & Shanghai Banking Corp	26,033
9	Korea Exchange Bank	22,138
10	Standard Chartered Bank	10,458

(a)-Compiled from data taken from Federal Reserve Board's Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks for June 30, 1982.
(b)-Established after June 30, 1982.
(d)-Has two branches in New York.
(e)-This branch is not FDIC insured.
(f)-Converted to branch from an agency in April, 1982
(g)-Has three branches in New York.
(h)-Converted to a branch in February, 1982.
(i)-Consolidated data for three FDIC-insured New York branches.
(j)-Includes branches in Christiansted and Frederiksted.
(k)-Includes branch in St. Thomas.
(x)-Has an International Banking Facility (IBF).

Reprints

This statistical tabulation was prepared under the direction of L. Michael Cacace by Harvey Glassman, Theresia Gerber, and Kenneth J. Hicks. Allyson Moore compiled the listing of representative offices by state also featured in this section. Reprints of the section can be obtained by calling Mr. Cacace at 212-943-4836.

Commercial & Industrial Loans Outstanding on June 30, 1982 * Of Edge Act Corporations Owned by Foreign Banks

(Dollar Figures in Thousands)

C&I Rank	Name and location of edge Name of parent	C&I Loans Outstanding 6/30/82	C&I Loans Outstanding 6/30/81	Total Assets 6/30/82	Total Assets 6/30/81	Total Deposits 6/30/82	Total Deposits 6/30/81	Dep. Rank(a) 12/31/81
1	Skandinaviska Enskilda Banken International Corp, New York Skandinaviska Enskilda Banken, Stockholm, Sweden	14,009	2,595	204,115	34,012	124,144	3,262	75
2	Marine Midland Interamerican Bank, Miami Marine Midland Bank NA, Buffalo, N.Y.(b)	10,197	10,941	47,358	77,247	37,523	41,938	100
3	Crocker Bank International, New York Midland Bank Ltd., London, U.K.	7,017	5,315	116,656	424,825	71,854	350,750	10
4	Banco de Santander International, Miami Banco de Santander, Spain	6,530	5,052	138,602	71,015	126,651	53,632	144
5	J. Henry Schroder International Bank, Miami J. Henry Schroder Bank & Trust Co., New York(b)	5,328	2,060	38,202	16,895	24,083	4,056	497
6	Banco Cafetero International Corp., New York Banco Cafetero, Bogota, Colombia	4,670	.....	40,122	.....	16,302	.....	...
7	Tokyo Bancorp. International (Houston)(c) Bank of Tokyo Trust Ltd., Japan	4,140	2,095	6,483	7,788	2,172	2,191	
8	Standard Chartered Bank International, Houston Standard Chartered Bank Plc., London, U.K.	2,763	178	3,987	3,131	628	373	49
9	Banco Real International, Inc., Chicago Banco Real, Sao Paulo, Brazil	2,000	0	7,881	5,310	174	69	406
10	Union Chelsea International Corp, Miami Banco Union, Caracas, Venezuela & Union Chelsea Bank, New York(b)	1,340	.....	15,208	.....	12,475	.....	444
11	Banque de Paris et des Pays-Bas International (Houston) Co. Compagnie Financiere de Paris et des Pays-Bas, Paris(d)	892	460	14,095	7,711	10,763	5,060	...
12	Banco de Bogota International Corp., Miami Banco de Bogota, Colombia	647	50	14,052	5,777	11,219	3,223	564
13	Barclays International Banking Corp., Houston Barclays Bank Plc., London, U.K.	381	....	34,806	.....	14	.....	4
14	Consolidado International Bank, New York Banco Consolidado, Caracas, Venezuela(e)	250	0	14,123	2,680	10,601	0	735
15	Banco de Venezuela International, Miami Banco de Venezuela, Caracas	200	.....	63,210	.....	45,702	.....	458
16	European American Bank International, Miami European American Bank & Trust Co., New York(b)	0	.....	17,899	.....	8,551	.....	330
17	ABN Bank International USA, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	0	0	5,331	0	0	0	27
18	Hongkong Bank International, Houston Hong Kong & Shanghai Banking Corp., Hong Kong	0	.....	174	.....	100	.....	24
19	Bank of Tokyo International USA, Coral Gables, Fla Bank of Tokyo, Ltd., Japan	(f)	.....	.....	.....	.....	.....	...
20	BNP International Corp., Houston Banque Nationale de Paris, France	(g)	.....	.....	.....	.....	.....	...
21	Comind International Banking Corp., Houston Banco do Commercio e Industria de Sao Paulo, Brazil	(h)	.....	.....	.....	.....	.....	...

*-Based on Report of Condition submitted by Edges to the Federal Reserve. Data are for head offices only.
(a)-Deposit rank of parent among world commercial banks.
(b)-Parent bank is owned in turn, by a foreign bank, or banks. See the listing of U.S. commercial bank subsidiaries of foreign banks.
(c)-An agreement corporation.
(d)-Holding company for Banque de Paris et des Pays-Bas, which ranked 104 among world commercial banks.
(e)-Owns 51% of edge. Other 49% owned by First National Bank of Greater Miami.
(f)-Established in October, 1982.
(g)-Established in August, 1982.
(h)-Established in May, 1982. Data for June 30 not available.

New York Investment Company Subsidiaries of Foreign Banks

Name of Investment Company	Parent(s)	Date Operations Began	June 30, 1982 C & I Loans	Total Assets	Total Dep. & Credit Bal.
			(Dollar Figures in Thousands)		
American Scandinavia Banking Corp.	American Scandinavia Group: (1) Danske Bank, Copenhagen (2) Christiana Bank og Kreditkasse, Oslo (3) PK Banken, Stockholm (4) Union Bank of Finland Ltd., Helsinki	March 2, 1981	73,812	169,090	613
Baer American Banking Corp.(b)	Bank Julius Baer & Co. Ltd., Zurich	March 1976	65,865	119,458	27,645
Banesto Banking Corp.(a,d)	Banco Espanol de Credito, Madrid, Spain	June 1982	139,062	155,359	126,324
European-American Banking Corp.	European-American "Group": (1) Amsterdam-Rotterdam Bank, Amsterdam (2) Creditanstalt-Bankverein, Vienna (3) Deutsche Bank, Frankfurt (4) Midland, Bank, London (5) Societe Generale de Banque, Brussels (6) Societe Generale, Paris	May 1, 1968	306,255	1,234,596	121,026
French-American Banking Corp.	Banque Nationale de Paris	1919	323,443	1,061,387	284,175
Nordic American Banking Corp.	(1) Copenhagen Handelsbank, Denmark (2) Kansallis Osake-Pankki, Helsinki (3) Norske Creditbank, Oslo (4) Svenska Handelsbanken, Stockholm	August 1975	233,941	307,515	87,179
J. Henry Schroder Banking Corp. (c)	Schroder Group, London	1978	16,474	48,430	42,980
Skandinaviska Enskilda Banken Corp.	Skandinaviska Enskilda Banken, Stockholm	May 16,1982	N.A.	N.A.	N.A.

Under New York State banking law, an investment company is similar to a state-chartered commercial bank subsidiary except for three major differences: (1) an investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business.
(a)—Formerly Argentine Banking Corp. Acquired by Banco Espanol de Credito in June 1982.
(b)—Converted from Baer Credit Corp. in 1976.
(c)—In 1923 the original J. Henry Schroder Banking Corp. was established, and it merged into J. Henry Schroder Bank & Trust Co., New York, in 1978.
(d)—Data received directly from the company.

Source of Data: Federal Reserve Bank of New York.

BEST AVAILABLE COPY

Representative Offices By State

Compiled by American Banker Copyright 1983

CALIFORNIA

Los Angeles

Banco di Roma, Rome
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Yokohama, Japan
Berliner Handels- und Frankfurter Bank, Frankfurt
Canadian Imperial Bank of Commerce, Toronto
Deutsche Bank, Germany
European-American Bank and Trust Company, New York
Export-Import Bank of Korea, Seoul
Kleinwort, Benson, Switzerland
Kredietbank, N.V., Brussels
Mercantile Bank of Canada, Montreal
Mitsui Trust and Banking Company, Ltd., Tokyo
National Bank of North America, New York
National Westminster Bank, Ltd., London
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Ltd., Edinburgh
Shizuoda Bank, Japan
State Bank of New South Wales, Sydney
Swiss Bank Corporaton, Basle
Toronto-Dominion Bank, Canada

San Francisco

Baer American Banking Corp., London
Bank Julius Baer, International, London
Banque de Paris et des Pays-Bas, Paris
Banque Paribas, France
Canadian Commercial Bank, Edmonton
Central Trust of China, Taipei
Credit Suisse, Zurich
Development Finance Corporation of New Zealand, Wellington
European-American Bank, New York
National Westminister Bank, United Kingdom
Pierson, Heldring & Pierson, N.V., Amsterdam
Royal Bank of Canada
Royal Trust Company, Montreal
Toronto-Dominion Bank, Canada
Swiss Bank Corporation
Union Bank of Switzerland, Zurich

COLORADO

Denver

Bank of Montreal
Canadian Imperial Bank of Commerce
Den norske Creditbank, Norway
Mercantile Bank of Canada
Royal Bank of Canada, Montreal
Toronto-Dominion Bank, Canada

CONNECTICUT

Hartford

Equator Bank, Ltd.

DISTRICT OF COLUMBIA

Banco do Brasil, S.A., Brasilia
Bank of Tokyo, Ltd.
Hongkong and Shanghai Banking Corp.
Japan Development Bank
Nacional Financiera, S.A., Mexico City
State Bank of India, Bombay

FLORIDA

Coral Gables

Bank of Tokyo, Ltd.

Miami

Banco Atlantico
Banco Internacional de Costa Rica S.A., Costa Rico
Bank Leumi le-Isreal B.M., Tel-Aviv
Credit Suisse, Zurich
Dresdner Bank, West Germany
Filanbanco Ecuador
Israel Discount Bank Limited, Tel-Aviv
Royal Bank of Canada

GEORGIA

Atlanta

Banco do Brasil, S.A., Brasilia
Bank of Tokyo, Ltd.
Credit Lyonnais, France
Credit Suisse, Zurich
Kredietbank, Brussels
Toronto-Dominion Bank, Canada

ILLINOIS

Chicago

Banco do Brasil, S.A., Brasilia
Bank of Ireland, Dublin
Bank of Montreal, Montreal
Bank of Nova Scotia, Toronto
Bank of Tokyo, Ltd.
Banque Paris et des Pay-Bas, France
Credit Suisse, Zurich
Credito Italiano, Milan
Deutsche Bank, Germany
Hokkaido Takushoku Bank, Ltd., Sapporo
Jugobanka, Belgrade
Kleinwort, Benson, Switzerland
Kyowa Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
National Bank of Canada
National Bank of North America, New York
Phillippine National Bank
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Ltd., Edinburgh
Saitama Bank, Ltd., Tokyo
Taiyo Kobe Bank, Ltd., Tokyo
Tokai Bank of California
Toronto Dominion Bank, Toronto

INDIANA

Gary

Stepanska Banka Skopje

MISSOURI

St. Louis

Kredietbank, N.V., Brussels

NEW YORK

New York

Akbank T.A.S., Ankara
Algemene Bank Nederland, N.V., Amsterdam
American Scandiavian Corp.
Andelsbanken A/S, Copenhagen
Arab African International Bank, Cairo
Austrian Landerbank, Vienna
Banca della Svizzera Italiana, Switzerland
Banca del Sempione
Banca Nazionale dell' Agricoltura
Banco Ambrosiano, Milan
Banco Auxiliar, S.A., Brazil
Banco Boliviano Americano
Banco Comercial del Norte, S.A. Argentina
Banco de Credit e Hipotecario
Banco de Credito del Peru; Lima
Banco de Galicia y Buenos Aires, Argentina
Banco de Italia y Rio de la Plata
Banco del Estado, Columbia
Banco de Santiago, Chile
Banco di Roma, Rome
Banco di Santo Spirito, Italy
Banco do Estado de Minas Gerais, Brazil
Banco Espanol de Credito, Madrid
Banco Exterior de Espana, Madrid
Banco Latino, Venezuela
Banco Hipotecario y de Fomento de Chile
Banco Mercantil y Agricola, C.A., Caracas
Banco Mexicano Somex
Banco Nacional de Obras y Servicios Publicos
Banco National de Descuento, Caracas
Banco Popolare di Milano, Milan
Banco Popolare di Novara
Banco Sud Americano, Chile
Bank Ekspor Impor Indonesia, Djakarta
Bank Handlowy W Warszawie, S.A., Poland
Bank Leu, Ltd., Zurich
Bk.of Credit & Commerce Intl. Ltd., Luxembourg
Bank Indonesia
Bank Negara Indonesia
Bank of Japan
Bank of Korea
Bank of N.T. Butterfield and Son
Bank of Pusan, Korea
Bank of the Western Hemisphere, British West Indies
Banque Arabe et Internationale d'Investissement, France
Banque Bruxelles Lambert, S.A., Brussels
Banque de la Societe Fin.Europeenne, Paris
Banque Internationale a Luxembourg, S.A.
Banque Sudameris, Paris
Bremer Holdings Limited, England
Baring Brothers & Company, Ltd., London
Bergen Bank, Norway
Berliner Handels-und Frankfurter Bank
British Bank of the Middle East, London
N. T. Butterfield & Son, London
Caisse Centrale des Banques Populaires, Paris
Caisse Nationale de Credit Agricole, France
Canadian Imperial Bank of Commerce
Cassa di Risparmio de Firenze, Florence
Cassa di Risparmio de Genova e Imperia
Cassa di Risparmio delle Prov. Lombarde, Milan
Cassa di Risparino di Torino, Turin
Cassa di Risp. di Verona Vicenza e Bulluno
Central Bank of Turkey
Central Trust of China, Taipei
Charterhouse Group International, Inc., London
Christiana Bank og Kreditcasse, Oslo
Comp. de Banque et d'Investissements, Lausanne
Comp. Financiere de la Mediterranee, SA, Paris
Country Bank, Ltd., London
Credit Agricole, Paris
Daegu Bank, Ltd., Korea
Dai-Ichi Securities Co.
Den Danske Bank, Copenhagen
Export-Import Bank of Korea, Seoul
Filanbanco Ecuador
First Curacao International Bank, N.V.
Genossenschaftliche Zentralbank, A.G., Stuttgart
Gerrard and National
Hambros Bank, Ltd., London
Hill Samuel, Inc., London
Hyakujushi Bank, Japan
Industrial Discount Discount Bank & Trust, St. Vincent, West Indies
Investiciona banka Titograd-Udrazena Banka, Yugoslavia
Japan Development Bank
Jugobanka, Belgrade
Kredietbank SA, Luxembourgeoise
Korea Development Bank, Seoul
Latin American Marketing Office, England
Libra Bank, Ltd., London
Lombard, Odier & Cie, Switzerland
Ljubljanska Banka, Yugoslavia
Merrill Lynch International Bank, Inc., London
Midland and International Banks, Ltd., London
Monte dei Paschi di Siena, Siena
Multibanco Comerex SA, Mexico
Nacional Financiera, S.A., Mexico City
National Bank of Greece, Athens
National Bank of Hungary
National Bank of Nigeria
National Bank of New Zealand
Nedbank Limited, Johannesburg
Nederlandsche Middenstandsbank, Amsterdam
North American Bank, Ltd., Israel
Okasan Securities Co.
Orion Bank, Ltd., London
Osakaya Securities Co.
Pierson, Heldring & Pierson NV, Netherlands
Privredna Banka Sarajevo, Yugoslavia
Rea Brothers, Ltd., London
Reserve Bank of Australia
Romanian Bank for Foreign Trade, Bucharest
Saudi European Bank, S.A., France
Saudi International Bank, Saudi Arabia
Scandinavian Bank, Ltd., London
Shizuoka Bank, Japan
Small and Medium Industry Bank
Societe Industrielle de Banque, Paris
Stepanska Banka Skopje
Sudameris Banking Group
T.C. Merkez Bankasi
Toronto-Dominion Bank, Canada
Trans-Arabian Investment Bank, Ltd., Bahrain
Udruzuna Beogrodska Banka, Belgrade
Ufficio Italiano dei Cambi, Italy
Ulster Investment Bank, Ltd., Ireland
Vereins-und Westbank AG, Hamburg
Vojvodjanska Banka-Udruzena Banka, Yugoslavia
Wako Securities Co.
Williams & Glyn's Bank, Ltd., London
Yamatane Securities Co.
Yapi ve Kredi Bankasi A.S., Ankara
T. C. Ziraat Bankasi, Ankara

OHIO

Cleveland

Bank of Nova Scotia, Toronto
Bayerische Vereinsbank, Munich
Lloyds Bank International

PENNSYLVANIA

Philadelphia

Charterhouse Japhet, North America
Royal Bank of Canada

Pittsburgh

Royal Bank of Canada, Montreal
Toronto Dominion Bank, Toronto

TEXAS

Dallas

Barclays Bank International
Banco do Brasil, S.A., Brasilia
Canadian Imperial Bk. of Commerce, Toronto
Mercantile Bank of Canada
Royal Bank of Canada, Montreal

Houston

Algemene Bank Nederland, Amsterdam
Australia and New Zealand Banking Corp.
Banca Nazionale del Lavoro, Rome
Banco do Brasil, S.A., Brasilia
Banco do Estado de Sao Paulo, S.A.
Banco di Roma, Rome
Bank of Montreal
Bank of New South Wales
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Seoul and Trust Co.
Bank of Tokyo, Ltd.
Banque de l'Indochine et de Suez, Paris
Barclays Bank International, Ltd., London
Bergen Bank
Canadian Imperial Bank of Commerce
Cho-Heung Bank, Ltd., Seoul
Clydesdale Bank, Ltd., London
Credit Lyonnais Southwest, Paris
Credito Italiano, Genoa
Credit Suisse, Zurich
Dai-Ichi Kangyo Bank, Ltd., Tokyo
Daiwa Bank, Ltd., Osaka
Den Norske Creditbank, Oslo
Dresdner Bank AG, Frankfurt
Fuji Bank, Ltd., Tokyo
Hokkaido Takushoku Bank, Ltd., Sapporo
Hongkong Bank International
Hongkong & Shanghai Banking Group
Industrial Bank of Japan, Tokyo
International Comm. Bank of China, Taipei
James Finlay Corp., Ltd., London
Korea Exchange Bank, Seoul
Lloyds Bank International, Ltd., London
Mitsubishi Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
National Bank of North America
National Westminster Bank, Ltd., London
Phillippine Commercial and Industrial Bank
Phillippine National Bank
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Ltd., Edinburgh
Sanwa Bank, Ltd., Osaka
Societe Generale
Sumitomo Bank, Ltd., Osaka
Swiss Bank Corporation, Zurich
Taiyo Kobe Bank, Ltd., Kobe, Japan
Thai Farmers Bank
Tokai Bank
Toronto Dominion Bank, Toronto
Union Bank of Switzerland, Zurich

WASHINGTON

Seattle

Fuji Bank, Ltd., Tokyo

U.S. Offices of Foreign Banks: Grouped by Country and Parent (a)

(Dollar Figures in Thousands)

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1981 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
ARGENTINA											
Banco de la Nacion Argentina, Buenos Aires..... 11,840	New York.....	B	165.5	1,152.4	556.2		B	247.8	1,404.3	553.0	
	San Francisco.....	A	56.0	174.7	4.6		A	59.9	154.3	2.0	
	Chicago.....	B	23.6	151.0	0.5		B	23.2	196.9	1.5	
	Miami.....	A	3.6	46.1	1.2		A	8.1	19.6	0.3	
		4	248.7	1,524.2	562.5	12.9 %	4	339.0	1,775.1	556.8	12.2 %
Banco de la Provincia de Buenos Aires..... 4,172	Los Angeles.....	A	119.5	281.8	126.0		A	48.2	332.3	46.9	
	New York.....	A	61.9	108.5	0.7		A	95.7	129.5	1.8	
	Miami.....	A	19.0	53.1	15.5		A	19.0	43.9	0.4	
		3	200.4	443.4	142.2	10.6%	3	162.9	505.7	49.1	7.6%
Banco Rio de la Plata, Buenos Aires..... 1,665	New York.....	A	43.3	163.4	2.6	9.8%	A	50.0	226.8	3.3	16.2%
AUSTRALIA											
Australia & New Zealand Banking Group, Melbourne..... 17,693	Chicago.....	B	44.7	120.1	0.0		-	----	----	----	
	Los Angeles.....	A	38.4	221.8	17.3		A	38.3	151.5	3.0	
	New York.....	B	16.1	193.1	59.8		B	7.4	300.1	254.4	
		3	99.2	535.0	77.1	3.0%	2	45.7	451.6	257.4	2.9%
Commercial Banking Co. of Sydney Ltd..... 6,663	New York.....	B	4.0	78.5	3.5	1.2%	B	2.0	80.9	44.0	1.3%
Commonwealth Trading Bank of Australia, Sydney..... 21,733	New York(d).....	B	32.5	254.0	50.5		A	40.8	316.4	27.4	
	Los Angeles.....	A	9.6	68.6	0.0		A	0.0	0.1	0.0	
		2	42.1	322.6	50.5	1.5%	2	40.8	316.5	27.4	3.4%
National Bank of Australasia Ltd., Melbourne..... 10,408	New York.....	B	33.0	202.8	14.5		B	0.8	185.5	20.1	
	Los Angeles.....	A	28.5	88.6	15.0		A	15.9	49.2	0.4	
	Chicago(f).....	B	----	----	----			----	----	----	
		2	61.5	291.4	29.5	2.8%	2	16.7	234.7	20.5	2.8%
State Bank of New South Wales, Sydney..... 2,753	New York(e).....	B	----	----	----		-	-----	-----	-----	
Westpac Banking Corp., Sydney..... 19,739	San Francisco.....	A	15.6	25.1	0.2		A	0.8	15.7	0.1	
	New York.....	B	2.3	139.4	84.2		B	0.0	111.4	39.9	
	Chicago(f).....	B	----	----	----		-	----	----	----	
		3	17.9	164.5	84.4	0.8%	2	0.8	127.1	40.0	0.6%
BAHRAIN											
Arab Banking Corp., Manama..... 4,778	New York.....	B	95.0	432.4	420.7	9.0%	-	-----	-----	-----	
Gulf International Bank, Manama..... 4,491	New York.....	B	0.0	43.5	37.7	1.0%	B	20.0	47.0	31.0	1.6%
BELGIUM											
Kredietbank International Group, Brussels..... 20,295	New York.....	B	37.3	358.3	50.2	1.8%	B	54.9	491.4	321.5	2.5%
BRAZIL											
Banco Auxilar, Sao Paulo..... 801(n)	New York.....	B	5.0	13.4	0.2	1.7%	-	-----	-----	-----	
Banco Bandeirantes, Sao Paulo..... 318(o)	New York(f).....	B	-----	-----	-----	---	-	-----	-----	-----	
Banco Brasileiro de Descontos, Sao Paulo..... 8,568	New York.....	B	0.0	10.5	0.0	0.1%	-	-----	-----	-----	
Banco de Credito Nacional, Sao Paulo..... 1,668	New York.....	B	52.4	110.8	18.6	6.6%	B	0.2	79.4	3.2	5.8%
Banco do Brasil, Brasilia..... 65,703	New York.....	B	147.5	654.4	434.6		B	147.0	1,347.9	1,181.7	
	San Francisco.....	A	30.3	941.5	41.9		A	54.6	868.7	5.1	
	Los Angeles.....	A	5.9	865.2	18.9		A	3.4	920.3	9.1	
	Miami.....	A	0.2	128.0	9.1		A	0.4	51.2	5.2	
		4	183.9	2,589.1	504.5	3.9%	4	205.4	3,188.0	1,201.0	5.9%
Banco do Commercio e Industria de Sao Paulo..... 1,060	New York.....	A	125.0	156.2	9.1	14.7%	A	124.5	257.8	19.7	23.6%
Banco de Estado de Sao Paulo..... 9,983	New York.....	A	211.6	265.1	12.6		A	45.7	157.9	18.7	
	Los Angeles.....	A	30.4	121.7	8.4		A	32.6	140.0	0.9	
	Miami.....	A	28.9	64.6	8.8		A	14.6	51.9	42.0	
	San Francisco.....	A	23.9	171.4	33.2		A	12.8	80.1	0.2	
		4	294.8	622.8	63.0	6.2%	4	105.7	429.9	61.8	4.5%
Banco do Estado do Rio de Janeiro..... 1,920	New York.....	B	27.5	30.2	0.0	1.6%	-	-----	-----	-----	
Banco Economico, Sao Paulo..... 1,709	New York.....	B	17.1	37.1	4.9	2.2%	B	5.4	25.6	4.7	2.1%
Banco Itau, Sao Paulo..... 5,776	New York.....	A	52.7	85.1	2.8	1.5%	A	37.0	54.7	1.6	1.2%
Banco Mercantil de Sao Paulo..... 2,431	New York.....	A	30.0	99.9	0.3	4.1%	A	36.8	80.1	14.4	8.0%
Banco Nacional, Belo Horizonte..... 3,555	New York.....	A	63.5	90.6	1.1		A	23.8	43.0	4.2	
	Miami(e).....	A	----	----	----		-	-----	-----	-----	
		1	63.5	90.6	1.1	2.5%	1	23.8	43.0	4.2	2.4%
Banco Noroesto do Estado de Sao Paulo..... 483	New York.....	B	0.0	25.4	10.9	5.3%	-	----	----	----	
Banco Real, Sao Paulo..... 5,537	New York.....	B	133.5	296.2	77.6		B	11.0	190.0	42.8	
	Miami.....	A	26.7	37.2	6.2		A	24.5	31.2	4.2	
	Los Angeles.....	A	4.4	111.8	11.0		A	7.5	183.0	1.1	
	Chicago.....	E	2.0	7.9	0.2		E	0.0	5.3	0.0	
	Washington, D.C.(f).....	B	----	----	----		-	----	----	----	
		4	166.6	453.1	95.0	8.2%	4	43.0	409.5	48.1	9.9%
Banco Safra, Sao Paulo..... 1,558	New York.....	B	14.3	168.2	153.6	10.8%	-	----	----	----	
Uniao de Bancos Brasileros, Rio de Janeiro..... 2,207	New York.....	A	4.7	45.5	1.5	2.1%	A	0.0	18.1	3.9	1.0%
CANADA											
Bank of British Columbia, Vancouver..... 2,383	San Francisco.....	A	30.0	112.3	59.8	4.7%	A	8.4	76.7	9.7	4.1%
Bank of Montreal..... 47,821	New York.....	B	1,365.2	3,941.0	1,422.5		B	1,279.5	3,818.6	533.5	
	San Francisco.....	A	1,279.1	1,979.1	0.0		A	914.8	1,268.1	0.0	
	San Francisco.....	C	16.1	59.9	26.6		C	16.1	72.7	37.9	
	New York.....	C	5.5	26.9	17.4		C	8.1	33.1	25.0	
		4	2,665.9	6,006.9	1,466.5	12.6%	4	2,218.5	5,192.5	596.4	13.9%

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1981 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Bank of Nova Scotia, Toronto..... 41,710	San Francisco.....	A	259.9	327.8	89.5		A	192.3	264.1	93.4	
	Atlanta.....	A	229.5	340.3	5.3		A	132.8	386.4	6.5	
	Boston.....	B	146.3	168.9	14.3		B	73.3	76.4	12.1	
	New York.....	A	115.3	602.6	46.3		A	134.3	1,130.0	555.3	
	San Juan, P.R.....	C	84.8	464.5	401.6		C	15.8	521.3	462.6	
	Portland, Ore.....	B	66.5	649.7	643.2		B	32.0	518.3	517.0	
	Virgin Islands.....	3B	12.4	285.7	262.7		3B	12.3	185.2	175.2	
	Miami.....	A	1.1	39.4	1.0		A	1.5	27.9	0.6	
	New York.....	C	0.0	4.7	2.5		C	2.4	4.7	2.5	
		11	915.8	2,883.6	1,466.4	6.9%	11	596.7	3,114.3	1,825.2	8.8%
Canadian Commercial & Industrial Bank, Edmonton..... 1,207	Los Angeles.....	A	162.1	271.6	0.0	22.5%	A	34.0	106.9	0.0	14.6%
Canadian Imperial Bank of Commerce, Toronto..... 50,209	New York.....	A	329.1	968.9	155.8		A	328.8	3,051.9	116.2	
	San Francisco.....	C	241.0	867.1	698.9		C	180.8	765.6	587.4	
	San Francisco.....	A	229.9	362.7	0.0		A	237.3	411.3	0.0	
	Seattle.....	B	195.6	275.7	108.0		B	474.8	576.3	135.8	
	New York.....	C	166.1	236.9	41.9		C	46.4	106.5	29.6	
	Atlanta.....	A	117.3	334.1	0.6		A	539.0	630.3	2.9	
	Chicago.....	B	89.4	128.7	0.9		B	24.9	20.3	0.0	
	Portland, Ore.....	B1	71.5	1,194.4	1,088.9		B1	61.4	1,254.7	1,243.1	
	Pittsburgh.....	B	67.9	69.0	1.1		B	24.2	13.0	0.0	
	Portland, Ore.....	B2	12.5	17.4	5.1		B2	9.7	13.8	4.1	
	Portland, Ore.....	B3	10.7	18.6	4.3		B3	6.8	12.3	3.7	
	Beaverton, Ore.....	B	3.6	15.2	3.2		B	2.9	12.1	3.4	
		12	1,534.6	4,488.7	2,108.7	8.9%	12	1,937.0	6,868.1	2,126.2	15.8%
National Bank of Canada, Montreal..... 14,695	New York.....	A	354.8	548.6	124.1	3.7%	A	214.3	797.7	319.2	5.9%
Royal Bank of Canada, Montreal..... 66,205	Portland, Ore.....	B	1,328.5	1,786.0	1,585.8		B	1,115.1	1,221.6	1,005.3	
	New York.....	A	318.2	1,280.9	85.9		A	297.7	3,985.9	112.7	
	New York.....	C	238.2	619.9	325.8		C	179.3	440.5	258.7	
	San Juan, P.R.....	B	181.5	401.3	329.8		B	193.3	428.3	389.4	
	San Francisco.....	A	130.4	1,265.2	1.0		A	242.7	274.9	1.5	
	Hato Rey, P.R.....	B	71.6	129.1	114.0		B	81.5	144.5	133.3	
	JFK, San Juan, P.R.....	B	43.8	46.7	13.2		B	37.3	41.7	34.2	
	Santurce, P.R.....	B	28.4	50.4	46.9		B	14.9	31.3	29.6	
	Mayaguez, P.R.....	B	17.1	26.9	25.9		B	26.7	48.2	46.2	
	Santurce, P.R.....	C	16.4	440.2	370.6		C	14.6	397.6	323.1	
	Miami.....	A	14.0	167.7	161.1		A	3.3	66.7	57.6	
	Guanica, P.R.....	B	2.0	5.8	5.4		B	1.5	6.9	6.2	
	Christiansted, V.I.	-	----	----	----		B	2.7	7.4	5.6	
		12	2,390.1	6,220.1	3,065.3	9.4%	13	2,210.6	7,095.5	2,403.4	13.9%
Toronto Dominion Bank..... 32,960	New York.....	B	651.4	1,764.1	487.5		B	669.2	2,260.1	699.5	
	Atlanta.....	A	466.9	1,044.2	3.1		A	433.5	785.7	0.1	
	San Francisco.....	A	151.3	668.3	20.0		A	85.1	398.2	0.0	
	San Francisco.....	C	38.7	158.1	138.2		C	40.3	170.4	146.7	
	New York.....	C	0.0	5.9	2.1		C	1.8	4.2	0.6	
		5	1,308.3	3,640.6	650.9	11.0%	5	1,229.9	3,618.6	846.9	13.9%
CAYMAN ISLANDS											
Bank of Cred & Comm Intl(Overseas) Ltd, Georgetown 3,195	Miami.....	A	0.0	9.7	9.6	0.3%	-	----	----	----	
CHILE											
Banco de Chile, Santiago..... 4,979	New York.....	B	0.0	5.6	0.0	0.1%	-	----	----	----	
CHINA											
Bank of China, Peking..... 49,801(n)	New York.....	B	3.9	65.4	19.1	0.1%	-	----	----	----	
COLOMBIA											
Banco Cafetero, Bogota..... 922(n)	New York.....	E	4.7	40.1	16.3	4.3%	-	----	----	----	
Banco Colpatria, Bogota..... 50(o)	Miami.....	A	13.2	19.5	16.9	39.0%	-	----	----	----	
Banco de Bogota..... 2,251	New York.....	A	72.9	159.5	106.2		A	62.2	144.7	0.7	
	New York.....	C	46.3	192.2	110.4		C	38.9	130.6	76.7	
	Miami.....	E	0.6	14.1	11.2		E	0.1	5.8	3.2	
		3	119.8	365.8	227.8	16.3%	3	101.2	231.1	80.6	17.3%
Banco de Colombia, Bogota..... 1,310(n)	Miami.....	C	9.4	95.8	73.2	7.3%	-	----	----	----	
DENMARK											
Aktivbanken, Vejle..... 566	Long Beach.....	C	11.2	47.8	40.2	8.4%	-	----	----	----	
Danske Provinsbank, Copenhagen..... 2,054	New York.....	B	6.1	52.9	47.6	2.6%	-	----	----	----	
Privatbanken, Copenhagen..... 4,794	New York.....	B	14.7	57.3	9.3	1.2%	B	2.4	116.4	36.0	2.3%
EGYPT											
Arab African International Bank, Cairo..... 2,994	New York.....	A	9.7	125.7	0.8	4.2%	A	0.0	1.7	0.0	0.1%
FRANCE											
Banque de l'Indochine et de Suez, Paris..... 24,683	Chicago.....	B	94.5	106.6	8.3		B	46.5	72.9	36.1	
	New York.....	B	22.1	382.4	23.4		B	103.2	605.4	188.8	
	Los Angeles.....	B	0.5	17.6	0.0		-	----	----	----	
		3	117.1	506.6	31.7	2.1%	2	149.7	678.3	224.9	3.3%
Banque de l'Union Europeenne, Paris..... 5,155	New York.....	B	51.6	77.7	1.5	1.5%	B	81.9	121.8	0.9	2.0%
Banque de Paris et des Pays-Bas, Paris..... 19,855	New York.....	B	331.6	519.3	205.5		B	232.6	427.7	49.4	
	Los Angeles.....	A	152.0	334.0	0.4		A	106.6	158.4	1.3	
	Houston.....	E	0.9	14.1	10.8		E	0.5	7.7	5.1	
	Chicago(f).....	B	----	----	----		-	----	----	----	
		3	484.5	867.4	216.7	4.4%	3	339.7	593.8	55.8	3.4%
Banque Francaise du Commerce Exterieur, Paris..... 15,288	New York.....	B	227.4	533.6	59.9		B	183.3	515.8	64.5	
	San Francisco.....	A	17.1	71.2	0.0		-	----	----	----	
		2	244.5	604.8	59.9	4.0%	1	183.3	515.8	64.5	3.4%
Banque Nationale de Paris..... 107,848	New York.....	B	529.2	971.9	405.1		B	291.5	1,844.5	535.3	
	San Francisco.....	A	276.4	730.6	158.3		A	137.0	473.2	10.7	
	San Francisco.....	C	255.0	960.4	830.5		C	183.6	806.5	693.5	
	Chicago.....	B	148.7	358.0	96.1		B	124.9	258.5	48.7	
	Los Angeles.....	A	96.3	90.4	0.0		A	68.1	60.8	0.0	
	New York.....	I	323.4	1,061.4	284.2		I	N.A.			
		5	1,629.0	4,172.7	1,774.2	3.9%	5	805.1	3,443.5	1,288.2	3.2%

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	June 1982: A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	June 1982: C&I Loans Out.	June 1982: Average Assets	June 1982: Average Deposits+ Credit Bal. (t)	June 1982: Ratio (c)	June 1981: A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	June 1981: C&I Loans Out.	June 1981: Average Assets	June 1981: Average Deposits+ Credit Bal. (t)	June 1981: Ratio (c)
Banque Sudameris, Paris 3,581	Miami	A	0.0	2.0	1.0	0.1%	-	----	----	----	
Banque Worms, Paris 5,045	New York	B	11.7	30.7	0.5	0.6%	B	0.0	8.1	0.0	0.2%
Credit Agricole Mutuel, Paris 98,815	Chicago	B	89.1	432.1	106.0	0.4%	B	114.1	723.2	263.3	0.7%
Credit Commerciale de France, Paris 15,031	New York	B	152.0	313.1	115.7	2.1%	B	95.2	195.7	82.1	1.3%
Credit Industrial et Commerciel, Paris 10,543	New York	B	277.0	1,596.5	71.4	15.1%	B	97.0	1,634.6	430.2	16.3%
Credit Lyonnais, Paris 94,700	New York	B	797.4	1,956.5	1,007.8		B	661.1	2,649.6	1,688.0	
	Chicago	B	134.5	251.4	27.0		B	194.3	289.4	3.5	
	Los Angeles	A	128.6	415.4	0.3		A	143.5	245.7	0.7	
	San Francisco	A	47.5	60.5	0.1		A	71.4	67.3	0.0	
	Miami	A	21.5	22.5	0.1		-	----	----	----	
	Atlanta(g)	A	-----	-----	-----		-	----	----	----	
		6	1,129.5	2,706.3	1,035.3	2.9%	4	1,070.3	3,252.0	1,692.2	3.3%
Societe Generale, Paris(u) 88,085	New York	B	366.5	1,259.9	269.4		B	555.8	1,945.8	643.0	
	Chicago	B	67.5	53.8	0.0		-	----	----	----	
	Los Angeles(h)	B	38.2	54.0	0.0		A	3.0	6.1	0.0	
		3	472.2	1,367.7	269.4	1.6%	2	558.8	1,951.9	643.0	2.2%
Union de Banques Arabes et Francaises, Neuilly 5,908	New York	C	183.2	1,163.2	854.1	19.7%	C	131.7	1,088.2	803.2	21.8%
GERMANY											
Bank fuer Gemeinwirtschaft, Frankfurt 25,663	New York	B	8.3	224.9	191.2	0.9%	B	5.0	62.2	44.6	0.2%
Bayerische Hypotheken-und Wechsel-Bank, Munich 33,836	New York	B	110.9	221.5	106.3	0.6%	B	61.6	282.3	128.0	0.7%
Bayerische Landesbank Girozentrale, Munich 39,966	New York	B	51.8	127.0	19.8	0.3%	-	----	----	----	
Bayerische Vereinsbank, Munich (Also known as Union Bank of Bavaria) 43,837	Chicago	B	102.7	193.2	84.1		B	169.4	241.5	6.4	
	Los Angeles	A	102.3	284.3	0.0		A	87.8	91.1	0.4	
	Atlanta	A	94.3	129.0	34.7		A	88.4	65.6	0.0	
	New York	B	70.2	242.9	45.8		B	158.7	340.0	102.6	
		4	369.5	849.4	164.6	1.9%	4	504.3	738.2	109.4	1.1%
Berliner Handels und-Frankfurter Bank, Frankfurt 9,233	New York	B	38.1	123.3	39.9	1.3%	B	115.1	254.7	85.1	2.5%
Commerzbank, Duesseldorf 45,178	New York	B	356.2	1,282.5	901.4		B	618.9	1,570.8	542.4	
	Chicago	B	237.4	309.6	79.2		B	144.3	308.9	14.9	
	Atlanta	A	61.5	62.7	0.0		A	54.6	49.8	0.0	
		3	655.1	1,654.8	980.6	3.7%	3	817.8	1,929.5	557.3	3.8%
Deutsche Bank, Frankfurt 85,034	New York	B	206.1	1,227.2	694.1	1.4%	B	248.5	1,067.1	235.3	1.2%
Deutsche Genossenschaftsbank, Frankfurt 28,764	New York	B	101.7	266.1	60.7		B	69.0	354.3	210.7	
	Los Angeles	A	45.1	87.9	0.0		A	49.6	101.6	0.0	
		2	146.8	354.0	60.7	1.2%	2	118.6	455.9	210.7	1.4%
Deutsch Sudamerikanische Bank, Hamburg 2,429(o)	Miami	A	0.0	63.8	56.7	2.6%	-	----	----	----	
Dresdner Bank, Frankfurt 58,472	New York	B	301.4	768.1	298.0		B	521.5	3,730.8	3,090.8	
	Chicago	B	141.2	150.3	26.6		B	132.0	156.9	33.7	
	Los Angeles	A	127.9	211.6	1.8		A	121.7	232.6	3.8	
		3	570.5	1,130.0	326.4	1.9%	3	775.2	4,120.3	3,128.3	6.6%
Hessiche Landesbank Girozentrale, Frankfurt 23,257	New York	B	0.0	107.2	17.2	0.5%	B	0.0	74.3	0.0	0.3%
Westdeutsche Landesbank Girozentrale, Duesseldorf 55,274	New York	B	438.4	1,169.6	563.8	2.1%	B	327.8	1,033.9	443.8	1.8%
GREECE											
National Bank of Greece, Athens 15,096	New York	C	60.9	425.2	373.5		C	56.5	444.8	388.4	
	Chicago	B	10.5	36.6	29.2		B	10.5	30.5	23.3	
	Boston	B	4.8	20.3	16.4		B	3.6	16.4	13.8	
		3	76.2	482.1	419.1	3.2%	3	70.6	491.7	425.5	3.3%
HONG KONG											
Chekiang First Bank Ltd., Victoria 399(n)	San Francisco	A	5.6	46.5	34.0	11.7%	A	1.3	38.2	26.1	11.0%
Dah Sing Bank Ltd., Hong Kong 120(o)	San Francisco	A	9.5	21.6	16.2	18.0%	A	3.6	27.4	25.6	...
Hongkong & Shanghai Banking Corp., Hong Kong(v) 52,347	Buffalo, N.Y.	C	5,553.7	19,008.3	15,075.6		C	4,909.1	17,905.2	14,179.2	
	New York	2B	131.3	514.0	312.5		B	85.4	890.5	677.6	
	San Francisco	A	45.1	152.1	144.8		A	37.2	93.9	81.8	
	Seattle	B	26.0	31.5	11.1		B	9.4	15.2	5.3	
	Los Angeles	A	19.1	44.5	19.9		A	17.4	27.8	10.0	
	Miami	E	10.2	47.4	37.5		E	10.9	77.2	41.9	
	Agana, Guam	A	7.3	11.0	9.7		A	6.8	8.6	7.4	
	Chicago	B	6.7	11.2	4.0		B	5.3	12.1	3.0	
	Portland, Ore	B	0.2	7.9	6.5		B	0.4	1.8	0.8	
	Houston	E	0.0	0.2	0.1		-	----	----	----	
		11	5,789.4	19,780.7	15,584.2	37.8%	9	5,071.0	18,955.1	14,965.2	40.8%
Hong Kong Metro Bank Ltd 375	San Francisco	A	2.6	12.1	0.6	3.2%	-	----	----	----	
Ka Wah Bank Ltd., Victoria 337(n)	Los Angeles	B	0.0	5.7	3.1	1.7%	-	----	----	----	
Liu Chong Hing Bank, Hong Kong 539(n)	San Francisco	A	4.3	96.8	92.2	18.0%	A	15.0	70.1	57.7	1.3%
Overseas Trust Bank Ltd., Hong Kong 1,166(m)	San Francisco	B	6.8	27.1	6.2	2.3%	B	1.7	14.9	6.3	2.3%
Shanghai Commercial Bank Ltd., Hong Kong 1,265	San Francisco	A	12.2	89.7	87.1	7.1%	A	8.1	68.6	66.4	5.9%
INDIA											
Bank of Baroda, Bombay 4,323	New York	B	1.4	13.9	1.6	0.3%	B	0.7	34.2	8.1	0.8%
Bank of India, Bombay 4,868	New York	B	24.6	33.3	11.4		B	12.6	24.5	10.0	
	San Francisco	A	23.9	49.5	24.9		A	11.8	50.3	48.0	
		2	48.5	82.8	36.3	1.7%	2	24.4	74.8	58.0	1.6%
State Bank of India, Bombay 1,997	New York	3B	23.4	79.9	30.9		B	21.8	85.5	39.3	
	Chicago	B	13.3	20.7	10.9		B	16.5	23.9	8.8	
	Los Angeles	A	5.4	59.1	0.1		A	1.4	21.7	4.0	
		5	42.1	159.7	41.9	8.0%	3	39.7	131.1	52.1	0.7%

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	June 1982: A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	June 1982: C&I Loans Out.	June 1982: Average Assets	June 1982: Average Deposits+ Credit Bal. (t)	June 1982: Ratio (c)	June 1981: A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	June 1981: C&I Loans Out.	June 1981: Average Assets	June 1981: Average Deposits+ Credit Bal. (t)	June 1981: Ratio (c)
IRAN											
Bank Melli Iran, Tehran	New York	A	0.2	30.1	23.4		A	0.2	89.5	41.7	
20,701	San Francisco	A	0.0	13.4	0.1		A	0.3	32.3	0.1	
		2	0.2	43.5	23.5	0.2%	2	0.5	121.8	41.8	0.6%
Bank Saderat Iran, Tehran	Los Angeles	A	0.8	5.7	0.1		A	0.8	17.2	1.6	
8,867	New York	A	0.0	4.0	0.1		A	0.0	11.8	0.3	
		2	0.8	9.7	0.2	0.1%	2	0.8	29.0	1.9	0.3%
Bank Sepah, Tehran	New York	A	0.0	0.9	0.6	0.0%	A	0.0	21.6	0.6	0.4%
3,524(p)											
Bank Tejarat, Tehran	New York	A	7.2	8.0	0.8	1.7%	A	7.2	8.0	0.8	0.1%
469(q)											
IRELAND											
Allied Irish Banks Ltd., Dublin	New York	B	16.6	87.8	57.7		B	31.5	87.8	55.3	
7,346	Chicago	B	4.4	11.6	0.3		B	13.3	14.2	0.5	
		2	21.0	99.4	58.0	1.4%	2	44.8	102.0	55.8	1.3%
Bank of Ireland, Dublin	New York	B	27.9	129.3	101.1	1.8%	B	35.2	130.8	61.1	1.7%
7,300											
ISRAEL											
Bank Hapoalim, Tel-Aviv	New York	B	326.1	553.9	276.1		B	318.5	459.6	101.4	
18,900	Philadelphia	B	70.0	111.8	74.6		B	66.8	87.5	45.8	
	Boston	B	61.7	82.4	16.0		B	60.6	72.4	13.9	
	Los Angeles(d)	B	55.3	134.6	42.2		A	60.8	80.0	11.0	
	Chicago	B	50.4	87.4	16.0		B	40.4	76.4	5.5	
	Miami Beach	A	1.9	6.7	1.2		A	0.0	0.4	0.0	
	New York	3B	0.0	0.0	0.0		3B	0.0	7.0	6.7	
		9	565.4	976.8	426.1	5.2%	9	547.1	783.2	184.2	5.0%
Bank Leumi le-Israel, Tel-Aviv	New York	C	710.4	2,291.2	2,046.2		C	411.4	2,129.7	1,907.6	
20,950	Philadelphia	B	77.5	106.0	81.0		B	63.1	82.8	60.5	
	Chicago	B	52.3	103.7	80.8		B	48.2	83.8	66.4	
	Beverly Hills(1)	B	18.4	108.9	40.9		A	19.8	60.0	7.9	
	Miami Beach	A	11.0	37.1	36.3		A	7.3	8.5	6.5	
	New York	A	0.0	1.4	0.0		A	0.0	0.9	0.0	
		6	869.6	2,648.3	2,285.2	12.6%	6	549.8	2,365.7	2,048.9	13.8%
Israel Discount Bank, Tel-Aviv	New York	C	338.8	2,724.1	2,480.5		C	320.2	2,023.0	1,855.8	
10,591	Miami Beach	A	6.6	29.0	24.8		A	0.1	6.5	4.6	
	New York	B	0.3	18.4	0.0		B	0.5	16.7	0.1	
		3	345.7	2,771.5	2,505.3	26.2%	3	320.8	2,046.2	1,860.5	25.3%
United Mizrahi Bank Ltd., Tel-Aviv	New York	C	74.1	319.5	239.1		C	67.1	179.2	139.1	
3,333	Los Angeles	B	18.1	41.7	23.1		-	----	----	----	
	New York	A	12.9	14.8	0.0		A	34.5	35.7	0.0	
		3	105.1	376.0	262.2	11.3%	2	101.6	214.9	139.1	8.3%
ITALY											
Banca Commerciale Italiana, Milan	New York	B	268.5	1,780.1	1,359.5		B	184.6	1,166.2	143.1	
38,988	Garden City, N.Y.	C	219.1	1,045.6	857.9		-	----	----	----	
	Chicago	B	143.2	459.8	181.7		B	62.0	433.9	15.5	
	Los Angeles	A	117.5	218.2	13.2		A	69.3	571.9	2.5	
		4	748.3	3,503.7	2,412.3	9.0%	3	315.9	2,172.0	161.1	5.4%
Banca Nazionale dell Agricoltura, Rome	New York	B	101.9	758.2	490.9	5.5%	B	25.0	253.0	84.1	1.7%
13,899											
Banca Nazionale del Lavoro, Rome	New York	B	646.1	1,489.9	1,219.5		B	569.8	1,051.3	174.3	
44,082	Los Angeles	A	50.6	136.2	31.6		A	41.9	91.9	0.5	
	Chicago	B	39.5	522.4	234.9		-	----	----	----	
	Miami	A	0.1	19.0	17.2		-	----	----	----	
	Atlanta	A	0.0	13.1	0.0		-	----	----	----	
		5	736.3	2,180.6	1,503.2	4.9%	2	611.8	1,143.3	174.8	2.4%
Banco di Napoli, Naples	New York	B	201.3	504.7	196.5	2.7%	B	134.1	746.9	291.9	3.9%
18,622											
Banco di Roma, Rome	New York	B	455.2	1,880.0	1,500.0		B	268.8	1,315.0	85.0	
27,984	Chicago	B	124.6	582.1	248.9		B	104.7	393.6	0.0	
	San Francisco	A	84.3	521.1	49.0		A	64.8	491.8	0.7	
	Chicago	C	48.7	164.0	97.5		C	49.8	124.6	85.3	
		4	712.8	3,147.2	1,895.4	11.2%	4	488.0	2,325.0	171.0	8.1%
Banco di Sicilia, Palermo	New York	B	85.2	436.7	39.4	3.1%	B	85.2	495.0	86.0	3.3%
13,909											
Credito Italiano, Milan	New York	B	179.4	928.6	587.6		B	259.9	1,273.3	317.4	
29,870	Los Angeles	A	55.5	169.4	36.5		A	58.7	351.2	0.4	
		2	234.9	1,098.0	624.1	3.7%	2	318.6	1,624.5	317.8	5.2%
Istituto Bancario San Paulo di Tornio, Turin	New York	A	215.2	401.0	79.7	1.4%	A	116.5	182.7	0.7	0.6%
29,083											
JAPAN											
Bank of Tokyo Ltd	New York	C	1,860.7	4,060.3	3,297.0		C	1,607.0	3,939.9	3,254.5	
56,221	New York	A	1,781.2	5,395.4	1,423.3		A	1,022.4	4,960.4	806.7	
	San Francisco	C	1,172.4	3,798.4	3,312.5		C	850.6	3,751.3	3,283.7	
	Los Angeles	A	299.9	743.5	0.3		A	233.3	583.8	1.4	
	Seattle	B	293.5	299.9	129.6		B	289.2	316.3	118.7	
	Portland, Ore	B	117.9	1,580.6	1,499.5		B	176.7	1,419.1	1,367.5	
	San Francisco	A	76.9	2,605.9	0.1		A	80.0	3,077.1	21.0	
	Honolulu	A	23.3	24.1	0.1		A	14.2	16.3	0.1	
	Houston	E	4.1	6.5	2.2		E	2.1	7.8	2.2	
		9	5,629.9	18,514.6	9,664.6	32.9%	9	4,275.5	18,072.0	8,855.8	36.4%
Bank of Yokohama	New York	B	328.9	759.0	488.3	3.9%	B	253.7	622.9	239.6	3.4%
19,691											
Chuo Trust & Banking Co., Ltd., Tokyo	New York	A	194.8	337.1	118.5	2.8%	A	117.1	237.1	4.3	1.8%
12,167											
Dai-Ichi Kangyo Bank Ltd., Tokyo	New York	B	1,957.3	5,899.7	3,331.1		B	2,134.1	4,135.5	1,555.7	
85,578	Los Angeles	A	448.8	1,523.5	361.6		A	570.5	1,103.1	1.8	
	Chicago	B	113.2	225.8	151.8		-	----	----	----	
	Los Angeles	C	54.6	106.9	80.4		-	----	----	----	
		4	2,573.9	7,755.9	3,924.9	9.1%	2	2,704.6	5,238.6	1,577.4	6.6%
Daiwa Bank, Ltd., Osaka	Los Angeles	A	399.6	612.5	47.2		A	278.9	489.1	4.5	
36,957	New York(l)	B	293.7	1,375.1	465.7		A	314.5	847.9	100.6	
	New York	C	106.7	1,123.1	986.3		C	70.1	864.6	748.2	
		3	800.0	3,110.7	1,499.2	8.4%	3	663.5	2,201.6	853.3	5.8%

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	June 1982 A=Agency B=Branch C=Comml E=Edge I=NY Invest.	Bk	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1981 A=Agency B=Branch C=Comml E=Edge I=NY Invest.	Bk	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Fuji Bank, Ltd., Tokyo 76,717	New York	A		1,896.4	5,172.8	2,648.0		A		1,321.9	3,450.0	858.6	
	Los Angeles	A		509.3	1,818.0	125.1		A		349.6	1,695.1	8.9	
	New York	C		251.3	1,605.0	1,397.0		C		229.8	1,313.9	1,107.7	
	Chicago	B		163.5	708.1	131.1		B		115.9	461.1	190.3	
		4		2,820.5	9,303.9	4,301.2	12.1%	4		2,017.2	6,920.1	2,165.5	9.8%
Hokkaido Takushoku Bank Ltd., Sapporo 19,687	New York	B		215.5	785.8	205.0		B		231.8	974.2	137.3	
	Seattle	B		89.2	123.0	0.8		B		74.8	106.9	4.1	
	Los Angeles	A		50.3	309.2	1.6		A		49.1	537.3	0.6	
		3		355.0	1,218.0	207.4	6.2%	3		355.7	1,618.5	142.2	8.1%
Hokuriku Bank Ltd., Toyama 11,469	New York	B		143.4	287.6	105.6	2.5%	B		45.9	67.9	3.6	0.6%
Industrial Bank of Japan, Ltd., Tokyo 58,118	Los Angeles	A		736.8	1,350.8	361.4		A		575.6	1,600.0	5.5	
	New York	A		721.6	2,326.5	1,542.3		A		548.4	1,779.2	221.2	
	New York	C		228.9	1,361.1	1,112.9		C		190.0	1,027.3	878.1	
		3		1,687.3	5,038.4	3,016.6	8.7%	3		1,314.0	4,406.5	1,104.8	8.0%
Kyowa Bank Ltd., Tokyo 30,361	New York	B		372.3	985.9	489.8		B		366.9	887.6	105.5	
	Los Angeles	A		218.6	412.1	0.0		A		155.4	417.7	0.0	
	Los Angeles	C		32.1	63.5	51.7		C		18.7	53.8	43.5	
		3		623.0	1,461.5	541.5	4.8%	3		541.0	1,359.1	149.0	4.3%
Long-Term Credit Bank of Japan, Ltd., Tokyo 46,283	New York	B		553.1	2,871.9	1,287.1		B		490.9	2,245.2	1,248.8	
	Los Angeles	A		245.0	834.8	23.8		A		192.4	590.3	1.0	
		2		798.1	3,706.7	1,310.9	8.0%	2		683.4	2,835.5	1,249.8	6.5%
Mitsubishi Bank Ltd., Tokyo 76,066	New York	B		770.2	6,029.8	3,131.1		B		948.9	4,191.3	2,067.6	
	Los Angeles	A		343.8	2,225.5	49.9		A		446.2	2,503.7	0.0	
	Los Angeles	C		113.9	478.2	404.8		C		89.5	483.1	431.8	
	Chicago	B		78.5	1,120.9	185.0		B		64.2	716.0	65.8	
		4		1,306.4	9,854.4	3,770.8	13.0%	4		1,548.8	7,894.1	2,565.2	11.3%
Mitsubishi Trust & Banking Corp., Tokyo 41,404	New York	B		391.6	1,455.8	481.0		B		92.8	824.7	323.4	
	Los Angeles	A		128.7	764.5	76.1		A		103.6	373.2	0.1	
		2		520.3	2,220.3	557.1	5.4%	2		196.4	1,197.9	323.5	2.9%
Mitsui Bank Ltd., Tokyo 54,121	New York	B		1,426.0	2,900.5	917.3		B		1,360.5	2,442.1	597.9	
	Los Angeles	C		504.0	1,556.2	1,364.3		C		489.0	1,309.9	1,325.3	
	Los Angeles	A		355.0	592.6	50.8		A		307.6	692.3	0.1	
	Seattle	B		140.5	304.1	51.0		B		179.0	276.3	29.0	
		4		2,425.5	5,353.4	2,383.4	9.9%	4		2,336.1	4,720.6	1,952.3	9.7%
Mitsui Trust & Banking Co. Ltd., Tokyo 36,471	New York	B		325.0	2,335.4	1,288.9	6.4%	B		446.8	2,141.1	984.1	5.7%
Nippon Credit Bank Ltd., Tokyo 28,746	New York	B		500.4	1,350.9	669.4		B		350.1	1,065.0	379.0	
	Los Angeles	A		99.9	523.3	123.4		A		54.9	475.0	0.1	
		2		600.3	1,874.2	792.8	6.5%	2		405.0	1,540.0	379.1	5.5%
Saitama Bank Ltd., Urawa 24,715	New York	B		237.6	1,359.5	699.9		B		230.5	871.9	192.9	
	Los Angeles	A		136.7	322.7	65.2		A		94.6	210.6	0.6	
		2		374.3	1,682.2	765.1	6.8%	2		324.1	1,082.5	193.4	4.5%
Sanwa Bank Ltd., Osaka 67,356	New York	B		755.7	3,018.9	1,746.1		B		699.2	2,796.6	1,151.8	
	San Francisco	A		357.4	1,565.8	44.2		A		317.0	1,465.7	0.2	
	San Francisco	C		242.1	874.8	741.8		C		229.4	766.4	645.8	
	Chicago	B		127.5	411.7	39.0		B		77.2	269.6	22.1	
		4		1,482.7	5,871.2	2,571.1	8.7%	4		1,322.8	5,298.3	1,819.9	8.2%
Sumitomo Bank Ltd., Osaka 79,367	New York	B		818.9	2,042.5	914.7		B		776.6	2,340.2	1,383.2	
	San Francisco	C		642.4	2,185.0	1,905.5		C		532.7	2,073.1	1,827.9	
	San Francisco	A		234.9	1,041.2	0.0		A		167.0	916.3	0.0	
	Chicago	B		195.9	442.8	55.0		B		227.3	279.4	23.9	
	Seattle	B		96.2	148.0	2.8		B		119.4	132.1	4.1	
		5		1,988.3	5,859.5	2,878.0	7.4%	5		1,823.0	5,741.1	3,239.1	8.4%
Sumitomo Trust & Banking Co. Ltd., Osaka 36,872	New York	B		464.2	1,250.9	288.0		B		423.3	1,270.7	247.6	
	Los Angeles	A		128.3	378.6	57.8		A		42.7	224.8	0.4	
		2		592.5	1,629.5	345.8	4.4%	2		466.0	1,495.5	248.0	3.9%
Taiyo Kobe Bank Ltd., Kobe 44,587	New York	B		874.5	2,290.0	1,171.1		B		555.2	1,603.0	567.2	
	Los Angeles	A		159.5	377.2	1.0		A		148.7	850.1	1.5	
	Seattle	B		123.8	219.7	8.4		B		171.0	210.7	8.9	
		3		1,157.8	2,886.9	1,180.5	6.5%	3		874.9	2,663.8	577.6	6.2%
Tokai Bank Ltd., Nagoya 52,535	New York	B		380.4	4,357.4	1,531.1		B		369.8	2,580.3	771.8	
	Los Angeles	A		117.1	1,766.1	54.6		A		258.3	1,553.1	0.1	
	Los Angeles	C		95.6	377.6	315.7		C		43.4	159.2	139.5	
	Chicago	B		74.1	105.3	4.7		B		67.5	78.1	2.9	
		4		667.2	6,606.4	1,901.1	12.6%	4		739.0	4,370.7	914.3	9.3%
Toyo Trust & Banking Co. Ltd., Tokyo 21,995	New York	B		132.7	705.4	295.0		B		149.9	677.1	224.2	
	Los Angeles	A		91.9	382.2	0.1		A		50.9	296.0	0.2	
		2		224.6	1,087.6	295.1	4.9%	2		200.8	973.0	224.3	4.0%
Yasuda Trust & Banking Co. Ltd., Tokyo 27,897	New York	B		380.5	886.4	145.4		B		373.4	761.3	234.5	
	Los Angeles	A		49.0	825.3	5.7		A		29.6	288.9	1.1	
		2		429.5	1,711.7	151.1	6.1%	2		403.0	1,050.2	235.5	3.6%
KOREA													
Bank of Seoul & Trust Co 8,816	New York	A		217.5	274.0	1.3		A		55.9	86.8	3.3	
	Los Angeles	A		15.8	79.8	0.2		A		45.2	83.3	0.2	
		2		233.3	353.8	1.5	4.0%	2		101.1	170.2	3.5	2.8%
Cho-Heung Bank Ltd., Seoul 5,007	New York	A		60.6	65.6	28.4		A		49.8	55.0	5.3	
	San Francisco	A		39.0	96.5	0.2		A		30.5	118.5	0.1	
		2		99.6	162.1	28.6	3.2%	2		80.3	173.5	5.4	4.4%
Commercial Bank of Korea Ltd., Seoul 5,827	Los Angeles	A		137.5	199.9	0.3		A		55.2	68.5	0.3	
	New York	A		101.3	131.0	46.4		A		65.3	69.2	7.8	
	Chicago	B		17.9	21.9	2.0		-		----	----	----	
		3		256.7	352.8	48.7	6.1%	2		120.5	137.7	8.1	3.0%
Hanil Bank, Ltd., Seoul 5,561	Los Angeles	A		83.2	158.0	0.8		A		73.5	108.3	0.7	
	New York	A		55.2	61.3	4.3		A		60.2	89.9	7.9	
		2		138.4	219.3	5.1	3.9%	2		133.7	198.1	8.6	4.6%

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1981 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Korea Exchange Bank, Seoul 10,393	New York	B	214.3	374.5	27.8		B	131.0	604.5	17.3	
	Los Angeles	A	85.4	134.9	0.7		A	92.3	134.8	1.0	
	Chicago	B	62.7	79.5	6.4		B	73.3	91.1	5.5	
	Los Angeles	C	43.7	105.0	90.3		C	40.1	95.1	81.7	
	Seattle	B	22.1	18.0	0.1		-	----	----	----	
		5	428.2	711.9	125.3	6.8%	4	336.7	925.5	105.5	10.8%
Korea First Bank, Seoul 5,583	New York	A	69.1	178.5	47.0		A	48.6	50.5	3.6	
	Los Angeles	A	29.6	99.8	0.1		A	45.8	119.3	0.1	
	Chicago	B	25.3	28.6	2.0		B	30.2	30.5	1.2	
		3	124.0	306.9	49.1	5.5%	3	124.6	200.3	4.9	2.9%
MALAYSIA											
Bank Bumiputra Malaysia Berhad, Kuala Lumpur 5,911	New York	B	6.3	107.9	1.2		B	22.5	56.6	5.6	
	Los Angeles	A	0.0	85.6	0.3		A	3.4	26.8	0.2	
		2	6.3	193.5	1.5	3.3%	2	25.9	83.4	5.8	1.9%
MEXICO											
Banca Serfin, Mexico City 7,335	Los Angeles	A	129.1	216.8	69.1		A	126.7	219.6	3.8	
	New York	A	26.2	4.2	35.5		A	62.2	114.7	0.0	
		2	155.3	221.0	104.6	3.0%	2	188.9	334.3	3.8	6.2%
Banco Internacional, Mexico City 3,109	New York	A	52.8	106.9	51.5	3.4%	A	10.6	37.0	0.0	3.4%
Bancomer, Mexico City 18,563	New York	A	526.8	900.4	257.6		A	165.2	299.9	13.6	
	Los Angeles	A	161.0	372.6	92.0		A	153.1	248.4	0.0	
	La Mesa, Calif	C	37.0	153.1	131.5		-	----	----	----	
		3	724.8	1,426.1	481.1	7.7%	3	318.3	548.3	13.6	3.8%
Banco Mexicano Somex, Mexico City 7,328	New York(j)	A	0.0	1.3	0.0	0.0%	-	----	----	----	
Banco Nacional de Mexico, Mexico City 17,089	New York	A	215.7	657.6	1.6		A	139.2	383.8	2.8	
	Los Angeles	C	80.7	307.2	270.5		C	27.9	133.1	107.4	
	Los Angeles	A	51.8	136.0	15.1		A	92.5	157.8	30.8	
		3	348.2	1,100.8	287.2	6.4%	3	259.6	674.7	141.0	5.2%
Multibanco Comermex, Chihuahua 5,822	New York	A	136.3	180.6	3.8		A	52.5	3.1	1.2	
	Los Angeles	A	114.6	233.4	67.4		A	194.9	278.0	21.8	
		2	250.9	414.0	71.2	7.1%	2	247.4	281.1	23.0	5.8%
NETHERLANDS											
Algemene Bank Nederland, Amsterdam 49,941	New York	2B	349.4	1,679.2	1,032.1		B	468.5	2,158.2	1,572.0	
	Chicago	C	280.6	1,256.5	856.0		C	246.5	1,095.2	759.7	
	Atlanta	A	192.0	186.1	0.3		A	138.0	159.4	1.7	
	Chicago	B	94.8	115.1	2.1		B	79.3	86.2	2.9	
	Los Angeles	A	75.5	83.9	1.0		A	48.5	64.9	2.1	
	San Francisco	A	67.3	88.8	2.1		A	72.0	101.4	1.7	
	Pittsburgh	B	45.4	48.1	0.7		B	46.2	50.7	3.0	
	Miami	A	3.7	5.6	3.8		-	----	----	----	
	Chicago	E	0.0	5.3	0.0		E	0.0	0.0	0.0	
		10	1,108.7	3,468.6	1,898.1	6.9%	8	1,099.0	3,716.0	2,343.1	7.3%
Amsterdam-Rotterdam Bank, Amsterdam(u) 44,500	New York	B	124.8	592.8	494.8	1.3%	-	----	----	----	
Nederlandsche Middenstandsbank, Amsterdam 22,610	New York	B	169.8	801.8	366.7	3.5%	B	90.5	201.0	75.3	0.9%
Rabobank Nederland, Utrecht 44,980	New York	B	41.0	211.2	67.3	0.5%	B	0.0	280.1	120.4	0.6%
NEW ZEALAND											
Bank of New Zealand, Ltd., Wellington 4,257	New York	B	7.2	52.1	6.5		B	4.8	131.9	108.8	
	Los Angeles	A	1.1	25.0	1.1		A	0.0	25.6	0.6	
		2	8.3	77.1	7.6	1.8%	2	4.8	157.5	109.4	4.4%
PAKISTAN											
Habib Bank Ltd., Karachi 3,729	New York	B	3.9	38.7	10.8	1.0%	B	4.5	29.8	16.1	0.9%
National Bank of Pakistan, Karachi 2,858	New York	B	15.7	205.3	55.3		B	26.1	140.8	62.8	
	Chicago	B	0.2	3.9	1.7		B	0.0	12.8	1.2	
	Washington, D.C	B	0.0	46.3	17.1		B	0.0	10.1	3.6	
		3	15.9	255.5	74.1	8.9%	3	26.1	163.7	67.6	6.3%
United Bank Ltd., Karachi 2,856	New York	B	0.0	20.2	4.2	0.7%	B	0.3	15.7	5.8	0.6%
PANAMA											
Banco de Iberoamerica, Panama City 98(l)	Miami	A	3.4	26.8	21.4	27.3%	-	----	----	----	
Banco Nacional de Panama, Panama City 705(m)	New York(f)	B	-----	-----	-----		-	----	----	----	
PHILIPPINES											
Allied Banking Corp., Manila 928(n)	San Francisco	C	9.5	13.6	3.0	1.5%	-	----	----	----	
Metropolitan Bank & Trust Co., Manila 725(n)	San Francisco	A	3.6	8.9	3.7		A	1.6	6.0	1.3	
	Agana, Guam	B	1.5	5.9	1.9		B	1.4	3.3	0.7	
	Los Angeles	C	1.4	17.2	12.2		C	3.1	16.2	10.5	
	New York	A	0.7	4.8	0.0		A	1.0	3.9	0.0	
		4	7.2	36.8	17.8	5.1%	4	7.1	29.4	12.5	4.0%
Philippine Commercial & Industrial Bank, Makati 332(o)	Los Angeles	A	10.2	15.1	2.4		A	5.8	10.0	1.4	
	New York	A	0.0	9.9	1.0		A	0.1	18.7	0.6	
		2	10.2	25.0	3.4	7.5%	2	5.9	28.7	2.0	8.7%
Philippine National Bank, Manila 5,625	Los Angeles	A	1.0	15.0	7.4		A	1.6	14.5	7.0	
	New York	B	0.1	37.6	32.6		B	0.1	38.1	32.7	
	Honolulu	A	0.0	5.5	0.0		A	0.2	5.1	0.0	
		3	1.1	58.1	40.0	1.0%	3	1.9	57.7	39.7	1.1%
PORTUGAL											
Banco Portugues do Atlantico, Oporto 5,075	New York	A	29.3	76.1	49.3	1.5%	A	15.7	134.2	46.7	2.1%
Banca Totta & Acores, Lisbon 3,225	New York	A	129.9	222.0	2.5	6.9%	A	82.5	223.3	44.0	7.9%
SINGAPORE											
Development Bank of Singapore Ltd 3,819	New York	A	0.0	53.1	8.1	1.4%	A	0.0	29.4	6.5	1.1%
International Bank of Singapore Ltd 258(n)	Los Angeles	A	0.0	16.2	0.0	6.3%	-	----	----	----	

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1981 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Overseas-Chinese Banking Corp., Singapore 2,846	New York	A	8.6	14.0	0.0	0.5%	A	8.6	6.1	0.0	0.3%
Overseas Union Bank Ltd., Singapore 1,932	Los Angeles	A	3.9	12.2	0.1		-	----	----	----	
	New York	A	3.2	43.9	1.6		A	4.4	18.8	6.1	
		2	7.1	56.1	1.7	2.9%	1	4.4	18.8	6.1	1.2%
United Overseas Bank Ltd., Singapore 3,662	New York	A	7.4	62.6	2.6		A	9.1	52.4	4.0	
	Los Angeles	A	1.9	19.6	0.6		A	0.5	10.4	0.7	
		2	9.3	82.2	3.2	2.2%	2	9.6	62.8	4.7	2.2%
SPAIN											
Banca Catalana, Barcelona 2,282	New York	B	1.5	70.5	6.6	3.1%	B	6.5	82.2	18.2	3.1%
Banco Atlantico, Barcelona 2,588	New York	A	1.5	20.8	1.9	0.8%	A	1.5	64.6	3.8	2.8%
Banco Central, Madrid 19,813	Hato Rey, P.R.	C	85.6	771.5	563.7		C	93.0	719.3	516.6	
	New York	C	25.1	160.3	146.1		C	14.1	73.7	62.9	
	San Francisco	A	15.5	270.2	0.0		A	0.0	3.1	0.0	
	New York	B	4.0	84.1	7.7		B	2.0	66.6	9.3	
		4	130.2	1,286.1	717.5	6.5%	4	109.1	862.7	588.8	4.4%
Banco de Bilbao 14,537	New York	B	40.9	299.2	135.8		B	59.5	289.1	143.3	
	Miami	A	3.3	55.0	35.3		A	1.4	10.7	5.3	
		2	44.2	354.2	171.1	2.4%	2	60.9	299.8	148.6	1.9%
Banco de Santander 10,988	Hato Rey, P.R.	C	91.6	685.0	610.9		C	74.3	559.8	504.6	
	1 Union Square-N.Y.	B	22.9	164.0	152.8		B	2.1	10.9	7.5	
	Miami	E	6.5	138.6	126.7		E	5.1	71.0	53.6	
	New York	B	0.6	10.3	9.7		B	8.3	121.2	40.6	
	Miami	A	0.5	68.2	0.1		A	0.2	36.9	0.4	
		5	122.1	1,066.1	900.2	9.7%	5	90.0	799.8	606.7	6.6%
Banco de Vizcaya, Bilbao 10,914	New York	B	61.2	108.0	1.2		B	47.7	121.8	2.0	
	San Francisco	A	16.9	129.3	37.5		A	11.2	90.4	16.1	
	Miami	A	3.8	18.2	2.4		A	1.0	11.5	1.3	
		3	81.9	255.5	41.1	2.3%	3	59.9	223.7	19.4	0.2%
Banco Espanol de Credito, Madrid 34,745	New York	I	139.1	155.4	126.3	0.4%	-	---	---	---	
Banco Exterior de Espana, Madrid 12,963	Miami	A	106.5	185.7	61.7		A	56.8	112.9	38.5	
	Stony Brook, N.Y.	C	104.2	257.4	207.6		C	80.9	257.6	195.1	
	Los Angeles	A	13.0	1.1	0.0		-	----	----	----	
		3	223.7	444.2	269.3	3.4%	2	137.7	370.5	233.6	3.7%
Banco Hispano-Americano, Madrid 14,976	New York	B	7.1	151.9	2.3	1.0%	B	8.3	234.7	27.3	1.6%
Banco Occidental de Madrid 2,042(l)	San Juan, P.R.	C	31.0	256.5	162.7	12.6%	C	28.8	178.6	144.3	8.7%
Banco Urquijo, Madrid 4,725	New York	A	40.4	185.9	21.6	3.9%	A	63.7	457.0	113.9	9.6%
Banco Zaragozano, Zaragoza 1,522	Miami	C	23.4	79.3	61.0	5.2%	C	6.8	50.2	42.5	3.9%
SWEDEN											
Skandinaviska Enskilda Banken, Stockholm 22,423	New York	E	14.0	204.1	125.1		E	2.6	34.0	3.3	
	New York(w)	I	----	----	----		-	----	----	----	
		1	14.0	204.1	125.1	0.9%	1	2.6	34.0	3.3	0.2%
SWITZERLAND											
Bank Julius Baer & Co., Ltd., Zurich 465(l)	New York	I	65.9	119.5	27.6	25.7%	I	N.A.	----	----	
Credit Suisse, Zurich 41,185	New York	B	947.8	1,266.4	725.1		B	667.6	1,691.2	760.9	
	Los Angeles	B	227.4	251.8	19.6		B	153.0	192.5	0.8	
	Miami	A	13.2	23.8	17.2		-	----	----	----	
		3	1,188.4	1,542.0	761.9	3.7%	2	820.6	1,883.7	861.7	5.3%
Swiss Bank Corp., Basle 49,008	New York	2B	1,213.9	3,717.7	2,249.5		B	1,077.9	8,035.6	6,510.9	
	Chicago	B	221.3	230.4	38.2		B	221.6	246.1	44.2	
	San Francisco	A	145.5	456.1	178.0		A	106.3	345.0	47.3	
	Atlanta	A	79.7	101.5	0.0		A	84.4	94.6	0.2	
		5	1,660.4	4,505.7	2,465.7	9.2%	4	1,490.2	8,991.3	6,602.6	21.6%
Union Bank of Switzerland, Zurich 52,469	New York	B	169.0	4,026.0	2,972.5		B	178.0	2,415.8	1,628.5	
	Chicago	B	125.1	191.2	69.8		B	97.8	137.6	76.3	
	Los Angeles	A	91.1	184.3	88.0		A	30.8	94.0	65.2	
		3	385.2	4,401.5	3,130.3	8.4%	3	306.6	2,647.4	1,770.0	6.1%
TAIWAN											
First Commercial Bank, Taipei 3,972	Agana, Guam	B	3.0	5.4	3.9	0.1%	B	5.4	6.3	3.6	0.2%
International Commercial Bank of China, Taipei 2,335	New York	A	30.8	328.7	43.7		A	5.0	264.4	62.5	
	Chicago	B	4.1	14.9	9.0		B	1.3	13.1	8.5	
		2	34.9	343.6	52.7	14.7%	2	6.3	277.5	71.0	14.6%
THAILAND											
Bangkok Bank, Ltd 6,705	Los Angeles	A	15.1	33.8	3.8		A	9.6	41.7	0.8	
	New York	A	2.5	24.3	3.0		A	0.0	69.6	88.5	
		2	17.6	58.1	6.8	0.9%	2	9.6	111.3	89.3	2.0%
Bangkok Metropolitan Bank Ltd 896	San Francisco	A	5.0	21.9	1.4		A	0.3	17.5	0.3	
	New York	A	0.1	27.7	1.8		A	0.0	9.4	2.5	
		2	5.1	49.6	3.2	5.5%	2	0.3	26.9	2.8	3.5%
Krung Thai Bank Ltd., Bangkok 2,436	New York(f)	B	-----	-----	-----		-	----	----	----	
Siam Commercial Bank, Ltd., Bangkok 1,026	New York	A	9.4	46.9	1.0		A	12.6	26.1	1.1	
	Los Angeles(e)	B	-----	-----	-----		-	----	----	----	
		1	9.4	46.9	1.0	4.6%	1	12.6	26.1	1.1	2.8%
Thai Farmers Bank, Bangkok 2,502	Los Angeles	A	4.0	41.7	7.8		A	0.6	9.4	0.7	
	New York	B	0.4	73.4	18.3		B	0.0	1.7	0.7	
		2	4.4	115.1	26.1	4.6%	2	0.6	11.1	1.4	0.6%
UNITED ARAB EMIRATES											
Dubai Bank Ltd 667(n)	New York	B	28.7	35.9	6.8	5.4%	-	----	----	----	
Middle East Bank, Dubai 376(n)	New York	B	0.1	11.5	2.0	3.1%	-	----	----	----	

Home Country and parent (Parents listed alphabetically within country Parent's Assets on 12/31/81(b))	Name and location of U.S. offices (Arranged by size of C&I loans on 6/30/82)	A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	June 1982 C&I Loans Out.	June 1982 Average Assets	June 1982 Average Deposits+ Credit Bal. (t)	June 1982 Ratio (c)	A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	June 1981 C&I Loans Out.	June 1981 Average Assets	June 1981 Average Deposits+ Credit Bal. (t)	June 1981 Ratio (c)
National Bank of Abu Dhabi..... 6,173	Washington, D.C.....	B	2.9	117.6	0.6	1.9%	B	0.0	60.7	0.3	1.3%
UNITED KINGDOM											
Bank of Scotland, Edinburgh..... 7,934	New York.....	B	11.8	51.1	0.4	0.6%	B	0.0	23.1	0.0	0.3%
Barclays Bank Plc., London..... 93,409	Charlotte, N.C.(x).....	F	964.9	2,354.4	0.0		F	823.0	2,077.8	0.0	
	New York.....	2B	447.3	2,458.7	922.7		B	468.0	2,566.2	1,399.2	
	Chicago.....	B	283.9	319.8	28.7		B	203.6	265.4	27.0	
	San Francisco.....	A	227.0	386.0	16.9		A	144.9	452.3	31.1	
	New York.....	C	187.7	1,136.8	973.8		C	168.1	1,031.2	866.2	
	San Francisco.....	C	176.4	794.5	706.4		C	166.6	800.9	714.5	
	Boston.....	B	81.0	78.5	6.9		B	50.1	75.9	9.1	
	New Orleans.....	A	48.6	64.4	0.0		-	----	----	----	
	Atlanta.....	A	47.4	47.8	0.2		A	63.3	114.2	0.4	
	Seattle.....	B	43.9	49.9	2.5		B	11.0	14.7	0.0	
	Pittsburgh.....	B	25.9	24.4	1.3		B	22.6	36.5	0.3	
	Miami.....	A	13.8	34.2	8.5		A	2.3	2.5	1.8	
	Charlotte Amalie, V.I.....	B	11.1	146.8	145.7		B	8.0	73.0	71.9	
	Houston.....	E	0.4	34.8	0.0		-	----	----	----	
		15	2,559.3	7,931.0	2,813.6	8.5%	12	2,131.5	7,510.6	3,121.5	8.5%
Thomas Cook Group, London..... N.A.	New York.....	A	0.0	20.0	0.0	...	A	0.0	418.6	379.1	...
Grindlays Bank Ltd., London..... 8,553	New York.....	A	30.2	82.2	4.4	1.0%	A	60.7	133.0	2.3	1.5%
Lloyds Bank Plc., London..... 52,998	Los Angeles.....	C	448.7	2,591.3	2,135.8		C	498.5	2,640.4	2,212.1	
	Pittsburgh.....	B	320.8	376.1	4.1		B	22.1	34.9	1.4	
	New York.....	B	298.3	2,107.3	1,378.4		B	306.8	1,631.0	834.8	
	Miami.....	A	239.2	268.9	94.8		A	127.7	181.3	64.7	
	Chicago.....	B	101.7	164.2	23.2		B	151.0	219.4	8.3	
	Atlanta.....	A	15.9	15.9	1.2		A	17.0	26.1	0.5	
	Boston.....	B	1.3	2.5	0.5		-	----	----	----	
		7	1,425.9	5,526.2	3,638.0	10.4%	6	1,123.1	4,733.1	3,121.8	10.0%
Midland Bank Plc., London(u,y)..... 78,584	San Francisco.....	C	5,279.0	23,632.6	17,711.3		C	4,124.1	19,339.2	14,882.6	
	New York.....	E	7.0	116.7	71.9		E	5.3	424.8	350.8	
	New York(z).....	B	----	----	----		-	----	----	----	
		3	5,279.0	23,632.6	17,711.3	30.0%	2	4,124.1	19,339.2	14,882.6	31.9%
National Westminster Bank, Plc., London..... 82,970	New York.....	C	1,634.2	6,922.2	5,417.2		C	1,406.4	5,786.5	4,687.5	
	New York.....	B	609.8	1,828.9	1,280.6		B	660.6	2993.0	2,064.4	
	San Francisco.....	A	158.3	178.4	9.5		A	91.1	205.5	0.8	
	Chicago.....	B	87.0	220.4	1.4		B	116.8	201.1	0.9	
		4	2,489.3	9,149.9	6,708.7	11.0%	4	2,274.9	9,186.1	6,753.6	11.1%
Royal Bank of Scotland Plc., Edinburgh..... 7,697	San Francisco.....	A	57.9	66.7	0.5		A	45.1	52.0	0.0	
	New York.....	B	28.5	141.3	65.9		B	48.6	266.2	182.1	
		2	86.4	208.0	66.4	2.7%	2	93.7	318.2	182.1	3.7%
Scandinavian Bank Ltd., London..... 2,677	Los Angeles.....	A	34.8	47.8	0.6	1.8%	-	----	----	----	
Schroders Ltd., London..... N.A.	New York.....	C	587.5	1,955.1	1,489.5		C	601.2	1,938.8	1,634.1	
	Miami.....	E	5.3	38.2	24.1		E	2.1	16.9	4.1	
	New York.....	I	16.5	48.4	43.0		I	N.A.			
		3	609.3	2,041.7	1,556.6	...	3	603.3	1,955.7	1,638.2	...
Standard Chartered Bank Plc., London..... 37,979	Los Angeles.....	C	1,697.9	7,193.5	4,886.0		C	1,541.3	6,919.5	5,091.5	
	New York.....	2B	168.9	1,245.7	790.9		B	101.3	1,284.0	925.0	
	Chicago.....	B	73.1	86.9	8.8		B	48.4	64.6	6.9	
	Miami.....	A	43.8	55.2	4.6		A	37.0	45.3	5.2	
	San Francisco.....	A	30.4	30.5	0.0		A	27.8	34.5	0.0	
	Seattle.....	B	10.5	13.3	2.2		B	3.8	6.7	2.9	
	Atlanta.....	A	3.2	3.0	0.0		-	----	----	----	
	Houston.....	E	2.8	4.0	0.6		E	0.2	3.1	0.4	
		9	2,030.6	8,632.1	5,693.1	22.7%	7	1,759.8	8,357.7	6,031.9	22.7%
URUGUAY											
Banca de la Republica Oriental del Uruguay, Montevedio 2,319	New York.....	B	6.6	11.2	0.3	0.5%	-	----	----	----	
VENEZUELA											
Banco Consolidado, Caracas..... 1,004	New York.....	2B	2.3	16.0	5.9		-	----	----	----	
	New York.....	E	0.3	14.1	10.6		E	0.0	2.7	0.0	
		3	2.6	30.1	16.5	3.0%	1	0.0	2.7	0.0	0.0%
Banco de Venezuela, Caracas..... 2,662	New York.....	A	4.5	23.0	20.7		A	6.3	18.0	0.7	
	Miami.....	E	0.2	63.2	45.7		-	----	----	----	
		2	4.7	86.2	66.4	3.2%	1	6.3	18.0	0.7	7.9%
Banco Industrial de Venezuela, Caracas..... 4,079	New York.....	A	235.4	368.5	13.1		A	183.4	311.7	38.7	
	Miami.....	A	33.6	64.9	3.3		-	----	----	----	
		2	269.0	433.4	16.4	10.6%	1	183.4	311.7	38.7	11.1%
Banco Union, Caracas..... 2,531	New York.....	C	41.0	133.2	114.0		C	27.5	83.6	69.2	
	New York.....	A	20.1	40.7	2.2		A	6.1	29.6	3.6	
	Miami.....	E	1.3	15.2	12.5		-	----	----	----	
		3	62.4	189.1	128.7	7.5%	2	33.6	113.2	72.8	5.0%
YUGOSLAVIA											
Jugobanka-United Bank, Belgrade..... 9,302	New York.....	A	26.7	148.1	106.3	1.6%	A	0.7	134.5	1.0	1.6%

(a)-Countries are listed alphabetically. Within country, parent banks are listed alphabetically. For banks with more than one U.S. office, offices are arranged by size of commercial & industrial loans oustanding on June 30, 1982. Also, for banks with more than one U.S. office, data for the U.S. offices are totaled and shown below the broken (dotted) line. Average assets and deposits for June are used for branches, agencies, and Edge banks, while June 30 data are used for banks and investment companies.
(b)-Or latest 1981 yearend. In the case of the Japanese banks, all parent asset figures are as of Sept, 1981.
(c)-Ratio represents the June assets of the bank's U.S. office or offices to the bank's total (worldwide) assets the previous yearend.
(d)-Converted from an agency to a branch in July, 1981.
(e)-Established in July, 1982.
(f)-Opened in September-October 1982.
(g)-Opened in January, 1982. Has an agency license, but operates as a rep office.
(h)-Converted from an agency to a branch in January, 1982.
(i)-Converted from an agency to a branch in April, 1982.
(j)-Converted from a rep office to an agency in July, 1982.
(k)-Converted from an agency to a branch in February, 1982.
(l)-Assets as of December, 1979.
(m)-Assets as of June, 1980.
(n)-Assets as of December, 1980.
(o)-Assets as of December, 1977.
(p)-Assets as of 3/20/77.
(q)-Assets as of 3/20/76.
(t)-Does not include borrowing from affiliates, which for some branches and agencies are a major funding source.
(u)-Also owns portions of European American Bank & Trust Co., New York, a commercial bank, and European American Banking Corp., a New York investment company.
(v)-Data for the Miami Edge Corp. are not included in the totals, because the Edge figures are included in Marine Midland Bank NA's, consolidated data.
(w)-Established in May, 1982. Data for company not yet available.
(x)-Data are for Barclays American Corp., a finance company. Data for June 30 were not available, therefore, data for 12/31/81 and 12/30/80, were used. Actual net commercial/industrial receivables were used for Dec. 31, 1981, while the net commercial/industrial receivables for Dec. 31, 1980, were estimated.
(y)-Data for the New York Edge Corp. are not included in the totals because the Edge figures are included in Crocker National Bank.
(z)-Opened Jan., 1983.

Source of branch and agency data: Federal Reserve Board's Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks for June 30, 1982.

Foreign Banks Increased Presence in United States Last Year

Continued from page 1

agencies were up 14.2% from 310 at midyear 1980 to 357 at midyear 1981. In addition, over the period, foreign banks acquired six commercial bank subsidiaries, bringing the total to 55, and eight more Edge Act banks became operational bringing the total to 19. From midyear to yearend 1982, an additional six branches and agencies began operations, an additional commercial bank was acquired, and three new Edges were formed.

In addition to these banking offices, foreign banks have increased the number of representatives offices by a sizable 7.8% over 1982 to 289 such offices from 268 representative offices in 1981. A year earlier the number of representative offices increased by 7%.

Total commercial and industrial loans, or business loans, booked by the U.S. banking offices of foreign banks totaled $84 billion on June 30, up 20% from $70 billion a year earlier. Foreign bank-owned U.S. banking offices accounted for 21.7% of the estimated $387 billion in such loans booked by all U.S. banks at midyear 1982, up from 20.3% a year earlier.

Of the $14 billion gain in C&I loans posted by the U.S. banking offices of foreign banks, $1.2 billion, or 8.6%, is attributed to the inclusion of investment companies in 1982. The 1981 data for these seven companies were not available in 1981. Also, the new commercial bank subsidiaries, Edge Act banks, and new branches and agencies contributed an additional $1.25 billion to the C&I gain. Adjusting the gain for new data and the new banking offices, reduces the commercial and industrial loan gain to approzimately 16.5%. Nevertheless, this gain is substantially higher than the 9.9% gain in such loans posted by domestically owned banks over the year ended June 30, and higher than the 11.9% gain posted by all U.S. banks, both domestically and foreign bank-owned.

'The British Are Coming!'

British banks led the foreign expansion into the United States over the 12 months ended June 30, 1982. Of the 61 new branches, agencies, Edges, and commercial bank subsidiaries of foreign banks, nine offices, or 15%, were opened by five of the 12 British banks in this country.

Barclays Bank PLC, London, opened three new offices — an additional New York branch, an agency in New Orleans, and a Houston-based Edge — to lead the British. The Hong Kong-based Hongkong & Shanghai Banking Corp. and Standard Chartered Bank PLC, London, each opened two offices, and Lloyds Banks PLC, London, and Scandanavian Bank Ltd., London, each opened one new office. Midland Bank PLC, London, opened a New York branch last month.

The 12 British banks, including Hongkong & Shanghai, booked $20.4 billion in C&I loans through their 58 U.S. offices, or 24% of all such loans booked by foreign banks' U.S. offices at midyear 1982. Only the Japanese banks had a larger C&I total than the British.

Twenty-four Japanese banks booked $28 billion in C&I loans through 71 U.S. banking offices on June 30, 1982, or one-third of the total for all foreign banks in the U.S.

Among the 10 largest foreign banks in the United States at midyear, four were British, including the largest foreign bank in the U.S., Hongkong & Shanghai Banking Corp.

Hongkong & Shanghai had $5.8 billion in commercial and industrial loans outstanding at its 11 U.S. banking offices on June 30. Over 95% of these loans were booked by its commercial bank subsidiary, Marine Midland Bank NA, Buffalo, the nation's 14th largest commercial bank. In addition to Marine Midland Bank, and Marine Midland's Miami-based Edge banking subsidiary, Marine Midland Interamerican Bank, Hongkong & Shanghai has two New York branches and branches in Seattle, Chicago, and Portland; agency offices in San Francisco, Los Angeles, and Guam; and an Edge Act bank in Houston.

The other three British banks ranked among the 10 largest foreign banks in the United states are all London-based: Midland Bank PLC, Barclays Bank PLC, and National Westminster Bank PLC.

Midland, which owns Crocker National Bank, the nation's 11th largest commercial bank, is the third largest foreign bank in the U.S. with $5.3 billion in C&I loans. Barclays, with $2.6 billion in C&I loans, including approximately $1 billion in its U.S. finance company subsidiary, Barclays American Corp., Charlotte, N.C., is the seventh largest; and National Westminster, which owns the nation's 30th largest bank, National Bank of North America, New York, was eighth with $2.5 billion.

The Tabulation

American Banker presents the survey findings in 11 tables which provide details of foreign banking activity in the United States last year. These tables run consecutively in a special insert on pages 2A-16A. Presented below are the most significant facts found in these tables.

• Twenty-five foreign banks had $1 billion or more in C&I loans booked through their U.S. banking offices on June 30, 1982. Nine of these banks were Japanese; six were British; four were Canadian; two were Swiss; two were French; one was Dutch; and one was owned by a group of six European banks.

• Among the 10 largest foreign banks, Fuji Bank Ltd., Tokyo, was the fastest growing, posting a 40% increase in C&I loans over the year ended June 30.

• Of the $84 billion in C&I loans booked by the U.S. offices of foreign banks, $33.9 billion were booked through their branch offices; $26.2 billion through commercial bank subsidiaries; $21.7 billion through their agencies; $1.2 billion through investment companies; and $1 billion through a finance company.

• Among the 10 largest countries in comercial and industrial loans booked by their banks' U.S. offices, Mexico posted the largest gain, 50%, and Italy the second largest, 42.9%.

• Italian banks' U.S. deposits rose 454% to $7.2 billion at midyear 1982. The bulk of the gain is attributable to a sharp rise in "time deposits due foreign banks" that appeared to have been transferred from the foreign offices of these banks and booked through their international banking facilities. IBF deposits are included in the U.S. office figures.

• New York City had the most foreign bank-owned U.S. banking offices, 342, including 134 representative offices, 119 branches, 56 agencies, 21 commercial banks, eight investment companies, and four Edges.

• Foreign banks had offices in 37 U.S. cities, but 92% of all such offices were in 10 of these cities.

• Seven commercial banks were acquired by foreign banks last year, and the largest was the $1.1 billion-deposit Long Island Trust Co. NA, Garden City, N.Y., the nation's 175th largest bank. It was acquired by Banca Commerciale Italiana, Milan, in July.

• The largest agency in the United States in Fuji Bank Ltd, New York, with $1.9 billion in C&I loans on June 30, 1982. While Fuji Bank Ltd, New York, is licensed as an agency by New York State and classified as an agency in the American Banker listings, it is considered a branch by the Federal Reserve because it has special power, granted by New York State, to issue large denomination deposits to both domestic and foreign residents.

In addition to Fuji Bank, 12 other New York agencies have this power. They are: Bank of Tokyo Ltd., New York' second largest agency; Industrial Bank of Japan Ltd., the third largest; Royal Bank of Canada (seventh): Chuo Trust & Banking Co. (13th); Banco do Commercio e Industria de Sao Paulo (16th); Commercial Bank of Korea (18th); Banco de Bogota (19th); Korea First Bank (20th); Banco Rio de la Plata (27th); Banco Urquijo (28th); Banco Portugues do Atlantic (32d); and Siam Commercial Bank Ltd. (38th).

• The largest branch is Dai-Ichi Kangyo Bank Ltd, New York, with $2 billion in C&I loans at midyear 1982.

• The largest foreign bank-owned Edge is Skandunaviska Enskilda Banken International Corp., New York, with $14 million in C&I loans.

• French American Banking Corp., New York is the largest investment company with $323 million in C&I loans.

• The foreign bank with the largest percentage of its assets in its U.S. banking offices and subsidiaries is Hongkong & Shanghai Banking Corp. Approximately 37.8% of its $52.3 billion in assets worldwide come from its U.S.-based operations.

Data Sources and Definitions

Branch and agency data were taken from the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC002), a quarterly report that these institutions are required to submit to the Federal Reserve Board.

Commercial bank data were taken from the Consolidated Report of Condition for a Bank and its Domestic and Foreign Subsidiaries (FFIEC 014), a quarterly report submitted by commercial banks to the three federal regulatory agencies.

According to the International Banking Act of 1978, an agency is "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia at which credit balances are maintained, checks are paid, or money is lent, but at which deposits may not be accepted from a citizen or resident of the United States."

A branch is defined as "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia that may accept domestic deposits and deposits that are incidental to, or for the purpose of, carrying out transactions in foreign countries.

However, accordig to this definition, Puerto Rican banks' mainland branches are considered branches of a foreign bank, while foreign banks' branches and agencies in Puerto Rico and the United States possessions of Guam and the Virgin Islands are not considered U.S. branches and agencies of foreign banks.

Data for Edge Act banks head offices and New YorkPinvestment companies were provided by the Federal Reserve Board and the Federal Reserve Bank of New York, respectively.

American Banker has modified the definitions to include the branches and agencies of foreign banks in Puerto Rico, Guam, and te Virgin Islands and to exclude the mainland branches of the Puerto Rican banks from the statistical listings of the branches and agencies.

For this reason, the aggregate loan asset, deposit, branch, and agency figures reported today in American Banker may differ slightly from the aggregate figures that are reported in the Federal Reserve Bulletin.

According to the Federal Reserve instructions to the FFIEC 992 report,

➤➤ Foreign Banks: Page 47

To Our Readers

American Banker would appreciate your comments on the foreign banks statistical tables in today's issue. Would you be good enough to answer the following questions and return to L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y. 10004.

Title of Table_____ **Date**_____

1a. How useful is this tabulation to you?

____ (A) Very Useful ____ (B) Quite Useful

____ (C) Somewhat Useful ____ (D) Not Useful

1b. Would you explain your response to Question 1a?

_____

_____

2. What do you think is **best** about this tabulation?

_____

_____

3. What do you **like least** about this tabulation?

_____

_____

4. How would you **change** this tabulation to make it more useful?

_____

_____

5. Who else in your company, by title, would find this tabulation useful?

_____

_____

Name_____ **Title**_____

Company_____ **Phone**_____

Address_____

Texas . . .

Continued from page 2

which will give him more than a 50% ownership of the voting stock of the bank company. Mr. Henke is expected to have a management role when the sale is completed, but Utica officials said the specific position has not been determined. Mr. Henke was unavailable for comment.

Under terms of the agreement, Mercantile will purchase $8.3 million of the preferred shares. Mercantile's shares will have detachable warrants that will permit Mercantile to purchasee up to 415,000 of Utica's authorized but unissued common shares if there is an elimination of the restrictions on interstate banking.

The agreement also includes a five-year option for Mr. Henke to purchase 175,000 shares of Utica's common stock. And Mercantile has an option to purchase as much as $3.7 million additional nonvoting preferred.

If Mercantile were to exercise all of its warrants, it would have a 24.9% interest in Utica. Mr. Bishop said Mercantile would want to increase its share of Utica common stock if interstate banking became a reality, but he added that the Texas bank has no agreement with Mr. Henke to purchase his shares. However, the agreement byMercantile to purchase Utica preferred stock is contingent upon Mr. Henke's purchase of additional common stock. If Mercantile exercised its options to purchase common stock and then bought the shares held by Mr. Henke, it would have a 75% stake of Utica.

Lynn L. McCormick, a banking analyst with Eppler, Guerin & Turner Inc. of Dallas, said he believed Mercantile will purchase Mr. Henke's Utica shares if interstate banking is approved by federal authorities.

"There is no doubt Mercantile sees this as a way to get into interstate banking once they are permitted to do so." Mr. McCormick said. "They are getting their ducks in a row so that when it is legally permitted they will have this ownership position set up.

"They would not have gone for this unless they intended to own 100% of the bank." Mr. McCormick said Mercantile is not the first Texas bank to disclose an interest in an out-of-state bank. For instance, Texas Commerce Bancshares Inc. has reported that it holds shares in banks in the contiguous states to Texas, and in Wyoming Bancorp. of Cheyenne, Mr. McCormick said. When restrictions of banking across state lines are removed, many in the industry believe it will be done on a regional basis. Such a development would make Mercantile's position in Oklahoma seem all the more shrewd. Congress and bank regulators have taken significant steps to deregulate the financial services industry during the past year, approving new savings and demand accounts for banks and thrift institutions with no interest-ceiling restriction. However, many banking experts do not expect may further moves soon.

"I have no idea, but it is definitely coming," Mr. Bishop said of interstate banking. "I would guess within five years, but that is strictly a guesstimate." ■

Foreign Banks . . .

Continued from page 46

each branch and agency is required to file a separate report on a quarterly basis. However, if there is more than one office in a city, one consolidated report may be filed.

C&I loans are defined as loans for commercial and industrial purposes to business enterprises (proprietorships, partnerships, corporations), whether secured or unsecured, single-payment or instalment. These loans may take the form of direct or purchased loans, as commercial paper or bankers' acceptances.

By "domestically booked C&I loans," American Banker means any C&I loan booked by a foreign bank's branch or agency in any of the 50 states, District of Columbia, Puerto Rico, Guam, and the Virgin Islands. These loans can be booked to either "U.S. addressees" or "non-U.S. addressees." Here, the Federal Reserve instructions define U.S. to include the 50 states, the District ofColumbia, Puerto Rico, and the U.S. territories and possessions, which include Guam and the Virgin Islands.

Data for the foreign banks' U.S. commercial bank subsidiaries are consolidated data including these banks' domestic and foreign branches and their Edge Act corporation subsidiaries. ■

American Banker

HOME OFFICE
One State Street Plaza, New York, N.Y. 10004
Telephone (212) 943-6700 Wires: News WU Telex 12-5818. WUI 62594 AMERBANKER Advertising: ITT Telex International 421768 ABKR Cable Address: AMERBANKER New York.

EDMUND C. BURKE, Senior Vice President, Advertising Sales Director
NEIL FITZGERALD, Production Manager
RICHARD MARZELLA, Circulation Director

ADVERTISING OFFICES
NEW YORK
One State Street Plaza, New York, N.Y. 10004
212-943-6700
For Classified information
Call Toll Free 800-221-1910

Bert Lanza — Robert Fox
Sarsfield Byrne — Michael Lillis
Mary Marshall — Sheila M. Driscoll, International
Donald Sias — Kathryn Butts, Classified/Legal

Midwest Advertising Office, Mgr., JAMES E. McSURELY, 53 W. Jackson Blvd., Chicago 60604 Tel.: (312) 427-4371-2

SOUTHEAST: Sarsfield Byrne in New York Office
SOUTHWEST: Carole Prianos in Chicago Office
NEW ENGLAND: Donald Sias in New York Office

Advertising Representatives:
San Francisco: PETER D. SCOTT, SARA BARNES — Scott, Marshall, Sands & McGinley, 433 California St., San Francisco, CA 94104 (415) 421-7950 In Seattle (206) 285-1214
Los Angeles: WILLIAM E. MARSHALL, CAROLYN SHULMAN — Scott, Marshall, Sands & McGinley, 3450 Wilshire Blvd., Los Angeles, CA 90010 (213) 382-6346

Overseas Directors:
Europe, United Kingdom: ALFRED K. KOSTIC, Bustelli Str. 6,8 Munich 19, Germany, Tel.: 15 32 39 Telex. 522977.
Asia: YASUSHI MATSUSHITA, C.P.O. 1466 Tokyo 100-91, Japan, Cable Matsushita Inc.—(03) 443-7615
Latin America: PAUL J. BLOOMFIELD, P.O. Box 595 Montevideo, Uruguay, Telephone 506 847 Telex. 6119 ABANKER

For subscription orders and inquiries call:
Outside New York—(800)-221-1809
In New York—(212)-943-6699 Collect.

Wyoming De Novo Approved

KANSAS CITY — The Federal Reserve Bank of Kansas City has approved the application of American Bank Corp., Denver, to acquire American National Bank of Rock Springs, Rock Springs, Wyo., a proposed new bank. American Bank Corp. assets are all based in Wyoming. ■

American Banker classifieds must work — they are growing faster each week.

2,000,000 Shares

The Bank of New York Company, Inc.

Adjustable Rate Cumulative Preferred Stock
(Stated Value $50 Per Share)

Price $50 Per Share
Plus accrued dividends, if any, from date of original issue.

Initial Dividend Rate through June 1, 1983 at 9.4% per annum

After the initial dividend period, the dividend rate will be reset quarterly. It will be equal to 3.5% less than the highest of: the Three Month Treasury Bill Discount Rate, the Ten Year Constant Maturity Treasury Rate and the Twenty Year Constant Maturity Treasury Rate. The dividend rate for any dividend period will not be less than 6% per annum nor greater than 12% per annum.

Upon request, a copy of the Prospectus describing these securities and the business of the Company may be obtained within any State from any Underwriter who may legally distribute it within such State. The securities are offered only by means of the Prospectus, and this announcement is neither an offer to sell nor a solicitation of any offer to buy.

Goldman, Sachs & Co.

Merrill Lynch White Weld Capital Markets Group
Merrill Lynch, Pierce, Fenner & Smith Incorporated

The First Boston Corporation — Morgan Stanley & Co. Incorporated — Salomon Brothers Inc
Bear, Stearns & Co. — Blyth Eastman Paine Webber Incorporated — Dillon, Read & Co. Inc. — Donaldson, Lufkin & Jenrette Securities Corporation
Drexel Burnham Lambert Incorporated — E. F. Hutton & Company Inc. — Keefe, Bruyette & Woods, Inc.
Kidder, Peabody & Co. Incorporated — Lazard Frères & Co. — Lehman Brothers Kuhn Loeb Incorporated — Prudential-Bache Securities
L. F. Rothschild, Unterberg, Towbin — M. A. Schapiro & Co., Inc. — Shearson/American Express Inc.
Smith Barney, Harris Upham & Co. Incorporated — Warburg Paribas Becker A. G. Becker — Wertheim & Co., Inc. — Dean Witter Reynolds Inc.

February 17, 1983

150222000015 7/ 4/83 0479LE
CONGRESSIONAL INFOR SREV SRI
SUSAN GARNER
4520 E. WEST HIGHWAY
BETHESDA MD 20814

C0175-1 2/28/83

American Banker

The Only Daily Banking Newspaper

VOL. CXLVIII NO. 39 | Friday, February 25, 1983 | 148th Year

S&L Ranks Shrink As Mergers Set Another Record

By L. MICHAEL CACACE

NEW YORK — The savings and loan industry became significantly more concentrated in 1982 as mergers among the S&Ls rose sharply — surpassing the previous record for mergers set in 1981.

Tables Begin on Page 12

This is one of the findings of the American Banker's annual survey of the top 300 S&Ls published today.

Several of the more important survey findings are:

• The number of interstate mergers quadrupled in 1982 to 16, and the total assets of the institutions acquired was $12.9 billion. A list of all interstate mergers for 1982 and 1983 up to the present appears on page 3.

• The S&L industry shrank a record 10.3% in size last year, after contracting by 7% in 1981, the previous record high. At yearend 1982, there were an estimated 3,850 savings and loans, down 442 from a year earlier. In 1981, 326 institutions were lost to the in-

➳ S&Ls: Page 3

INSIDE

Overseas Loans Hit
Long-term foreign lending is "inappropriate" for U.S. banks, a Texas banker says.....2

Butcher Bank to Be Sold
Jake Butcher's United American Bank in Hamilton County of Chattanooga, Tenn., will be sold to a group of the bank's directors, managers, and local businessmen.....2

Bankers Ponder Dream and Reality
Bankers must suspect that in some dark corner stands a likeness of a demon god pointing toward the inscription, "Know that the worst curse of all is to have your fondest dreams come true.": WASHINGTON BANK NOTES.....4

Coporate Checking Deregulation
Deregulation of corporate checking accounts is urged: COMMENT.....4

Bank Stocks.....6

Personal Interest.....8

Memory Bank.....9

The Markets.....27

Top 300 Savings and Loans

Conversion to stock ownership is becoming a more common occurence for the nation's savings and loans. Entering the market can infuse capital, writes American Banker's Karen Slater; or, it can mark the beginning of a merger says Harvey L. Pitt and Julie L. Williams of Fried, Frank, Harris, Shriver and Kampelman. See page.....10

Volcker Joins Criticism of Bank Loan Rates

By ANDREW ALBERT

WASHINGTON — Federal Reserve Board Chairman Paul A. Volcker Thursday became the latest of several top federal officials to argue that banks could afford to cut loan rates.

"I think they [bank lending rates] could be lower relative to other market rates...they are out of equilibrium," Mr. Volcker said, testifying before the Senate Budget Committee.

The Fed chairman was responding to a flurry of questions from senators urging the central bank to pressure institutions to lower their prime rate as well as other lending rates.

"If the President is ready to jawbone [for lower rates], why aren't you ready to jawbone?" Sen. Lawton M. Chiles Jr., D-Fla., asked Mr. Volcker.

Because "he outranks me," Mr. Volcker replied.

President Reagan told reporters Wednesday that he saw "no reason" banks could not lower their rates "another notch or two." Other administration officials, particularly Treasury Secretary Donald T. Regan, have been arguing the same point in recent weeks — angering bankers.

Chemical Cuts Consumer Rates, Page 32

Mr. Volcker's statement Thursday was somewhat more sympathetic to bankers' skepticism about the outlook for an improved inflation rate and other costs recently incurred by the institutions.

Still, he agreed with Sen. Donald W. Riegle Jr., D-Mich., who argued that banks could afford to lower the prime rate to 10% from the current level of 11%. The lower rate would make for a "more normal" relationship with market rates, the Fed chairman said.

But "that's a decision that, in the end, banks have to make," he said. Concern about declines in profit margins and the outlook for inflation are causing bankers to hold rates at their current levels, he added.

Sen. Pete V. Domenici, the New Mexico Republican who is chairman of the Budget Committee, charged that consumer loan rates at "the average bank" are not based on inflation or any other measurable rate.

Sen. Charles E. Grassley, R-Iowa, lashed out at Mr. Volcker, charging that

➳ Volcker: Page 32

New York Mutuals Continue Recovery

Operating Losses Decline 36% in Fourth Quarter

By KAREN SLATER

NEW YORK — The New York State savings bank industry is continuing its recovery from the earnings debacle of the past few years.

Aggregate operating losses declined 36% from the third quarter to the fourth quarter of 1982, according to data released Thursday by the New York State Banking Department.

And some savings bank executives now foresee a point in the not-too-distant future when their institutions could be making money again.

"The future looks bright," said John W. Sapanski, president of the Dime Savings Bank of New York, in a telephone interview Thursday.

The Dime's net loss was $15.4 million in the fourth quarter, compared with $30.1 million for the preceding period and $27.5 million a year ago.

Mr. Sapanski said the net loss on a monthly basis "is really dropping impressively," to only $2.5 million in January and an estimated $1.5 million this month.

Other money-losing savings banks may have to wait a bit longer than the Dime to post net profits again. Vincent Tese, New York State's new superintendent of banks, said in a telephone interview Thursday, "Quite a few of the institutions are talking about breaking

➳ Savings Banks: Page 2

Overseas Firms, Merrill Launch Technology Funds

By SCOTT McMURRAY

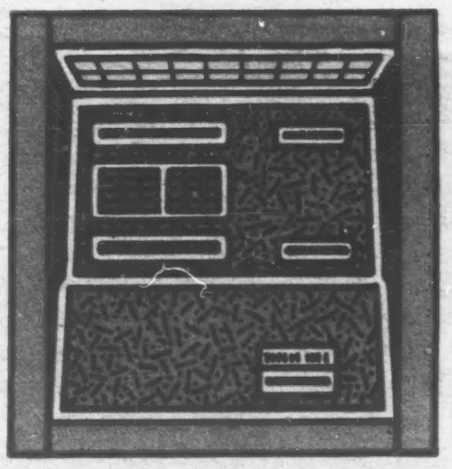
NEW YORK — Merrill Lynch Asset Management Inc. has linked up with subsidiaries of a Japanese broker and a Swiss merchant bank to offer an international science and technology-oriented mutual fund to its retail clients.

Merrill Lynch, in conjunction with Nomura Capital Management Inc. of Tokyo and Lombard Odier International Portfolio Management Ltd., located in London, this week began taking soundings of those interested in shares in two identical funds —

➳ Merrill: Page 27

How one ATM system proved its red-hot reliability!

What would happen to your ATM system if power were suddenly cut to its main computer room? Maryland National found out recently when a fire broke out beneath Baltimore's streets, burning up electric lines and causing an area blackout. The off-line fallback capability of the bank's Docutel ATM network kept the system alive and functioning — for all 110 ATMs throughout the state. Not many ATM systems ever have to face a real trial by fire. Luckily, when Maryland National's did, it was the one system designed to take the heat.



mn maryland national bank

DOCUTEL Olivetti CORPORATION
P.O. Box 222306 • Dallas, Texas 75222 • 214/258 8610

In the new world of financial services

It's A.O. Smith for EFT Technology

COAST to COAST... BORDER to BORDER... and BEYOND

A.O. Smith CORPORATION
DATA SYSTEMS
Milwaukee, Wisconsin
1-800-558-6980
Ask for Paul Schmelzer

NOTE

ONLY THE FOLLOWING PAGES OF THIS

PUBLICATION HAVE BEEN FILMED

p.1, 3, 12, 14, 16, 18-21,

31.